CHARLOTTE
NORTH CAROLINA

Queen City of the South

Named in honor of Queen Charlotte

DIVERSIFIED INDUSTRIAL AND COMMERCIAL CENTER

To _____

with the compliments of the citizens of Charlotte, N. C.

L. O. Kuester

VICE-PRESIDENT AND BUSINESS MANAGER
CHAMBER OF COMMERCE

Designed and Printed in Charlotte
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Charlotte, N. C. Chamber of Commerce.
Charlotte, North Carolina, queen city of the South.
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FOREWORD

AS the chosen representatives of the City of Charlotte, County of Mecklenburg and Charlotte Chamber of Commerce, we extend a cordial invitation to those who receive this booklet, to investigate the advantages we offer Homeseekers, Business and Professional Men and Manufacturers. We hope you will visit our City and experience the coöperation we offer and call upon one or all of us for any desired information.

For detailed information regarding any subject please write the Charlotte Chamber of Commerce which will gladly render helpful and understanding service.

GEO. E. WILSON,
Mayor, City of Charlotte.
R. N. HOOD,
Chmn. Board of Comm. of Mecklenburg Co.,
C. O. KUESTER,
Vice-Pres. and Bus. Mgr. Charlotte Chamber of Commerce.

Charlotte, N. C., February, 1930.

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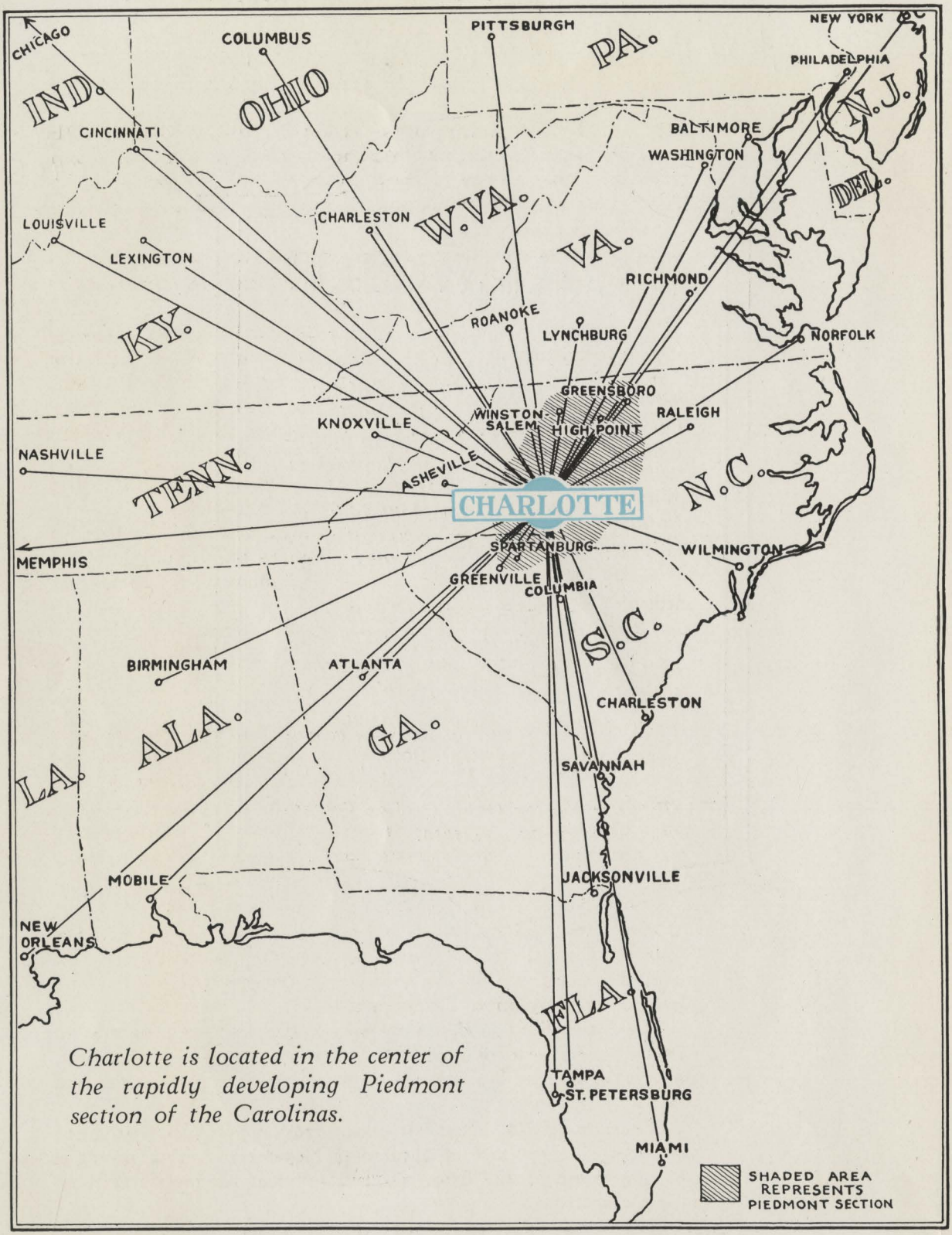

Charlotte is located in the center of the rapidly developing Piedmont section of the Carolinas.

CHARLOTTE

Location

CHARLOTTE is located in the center of what is known as the Piedmont Section in the heart of a rapidly-developing industrial area. It serves as the gateway to three extensive trade channels—the Atlantic Coast area, the Piedmont section, and the Kentucky-Tennessee and Mississippi section.

Midway between New York and Atlanta—over-night from the capital of the nation—it has become the natural distributing point for one of the richest territories of the United States.

From Charlotte radiate a network of improved state highways leading to the mountains and to the sea. Through Charlotte pass four of the important railway systems of the South—the Southern, the Seaboard, the Norfolk-Southern and Piedmont & Northern. Thus by highway and rail Charlotte is given direct and adequate connection with the other sections of the United States.

Charlotte's location is parallel 35-13′ north latitude meredian 80-51′ west longitude with an altitude of 780 feet.

The location of Charlotte gives it neither the bleak winters of the North nor the extreme summer heat of the far South. Charlotte is rapidly growing in population, in commerce, in finance, in medicine, and in a quickened civic spirit.

Charlotte is an open gateway to the new South.

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Climate

CHARLOTTE'S climate is equable and healthful all the year round. Such a condition lends itself to commercial, industrial and agricultural activities. The winters are mild and outdoor work is possible the year round. Temperatures below 20 degrees are rare and some years the readings have not gone below 25 degrees during the entire winter. The mountain ranges of western North Carolina form a partial barrier to the cold waves which sometimes reach the extreme western part of the State.

The summers are long but are not uncomfortably warm. The humidity is relatively low while the prevailing summer breezes, a rather dry wind, is from the southwest. Muggy days are few and their period of duration is very short.

The rainfall is moderate though ample and well distributed throughout the year for agricultural purposes. Sunshine is abundant, more than 62 per cent of the days in the year being clear and practically cloudless.

The average date of the last killing frost in spring is March 28; the average of the first in autumn is November 5, thus giving a growing season of 222 days, which is sufficient for the maturity of all growing crops.

The mean annual temperature is 60.2 degrees, comparing favorably with San Antonio at 68; Chicago at 60; Atlanta at 61; Bir-

Upper Left—RESIDENCE SECTION OF NORTH TRYON STREET ADJOINING BUSINESS SECTION SHOWN IN CENTER.
Lower Right—AIR VIEW OF SUBURB OF MYERS PARK.

mingham at 64, and Washington, D. C., at 55. The annual precipitation is 46.0, ranging from 5.10 in July to 2.57 inches in November.

To sum up: Charlotte's climate, with none of the extremes of the northwest, or the sameness of California or Florida, is a proud asset of the city.

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Population

THE United States Special Census taken in 1928 gives the city of Charlotte a population of 80,513. This is an increase of 71 per cent over that of 1920. The combined population of Charlotte and its immediate suburbs is 96,721 (1929 City Directory).

Business men often desire to weigh the best figures available in considering the size of a city and its adjacent population. That Charlotte is the center of a trading territory of population more dense than any other city in the Southeastern states is a fact shown by the 1920 United States Census. These figures show that 211,000 people live within a radius of 25 miles of Charlotte; 583,000 within a radius of 50 miles; 1,131,000 within a radius of 75 miles; 2,423,-148 within a radius of 100 miles, and 4,689,474 within a radius of 150 miles. The figures shown here are from the 1920 census records. It is to be remembered that the population of the City of Charlotte has doubled since 1920, and while a corresponding population increase in the surrounding territory could not logically be expected, it is safe to assume that there has been at least a fifty per cent increase over the statistics given above.

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All-American Population

IN Charlotte, as in most of the cities of North Carolina, the pure Anglo-Saxon and Scotch predominate. Hundreds of English-speaking people are coming in from northern, eastern and mid-western states to join with the people of this section to build Charlotte. Newcomers from almost every section of the United States will find people from their home states living in this city. In the entire State of North Carolina the actual per cent of foreign-born population is less than one per cent.

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History

CHARLOTTE, the county seat of Mecklenburg, named for Princess Charlotte of Mecklenburg-Schwerin, wife of George the Third, was incorporated in 1768. The name Mecklenburg was given to the county in honor of the Queen's birthplace. The early settlers were made up of Scotch-Irish from Pennsylvania and Virginia; Germans from the same sections; English, Scotch, Germans, Huguenots and Swiss from the South by way of Charleston.

Charlotte is famed in song and story as the place where the first Declaration of Independence was made on May 20, 1775. Lord

VIEWS OF CHARLOTTE'S BUSINESS DISTRICTS

Cornwallis, commander of the British Army, named Charlotte "The Hornets' Nest" on account of the activities of the Patriot troops.

Andrew Jackson, seventh President of the United States, was born in Mecklenburg county, and James K. Polk, eleventh President of the United States, was born just outside of Charlotte at Pineville on November 2, 1795. The last meeting of the Confederate cabinet presided over by Jefferson Davis was held in Charlotte on April 10, 1865.

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Government

CHARLOTTE has the City Manager form of city government. The Council is composed of a mayor and four councilmen, the City Manager being selected by them. These men represent a high type of citizenship and are giving efficient, conspicuous and unselfish service which is reflected in the remarkable progress that Charlotte as a city is making. The city budget for 1929 was $1,881,941.46.

One entire city square is given over to a new municipal group of buildings recently completed at a cost of more than $1,000,000. A magnificent city hall forms the center of the group, with modern buildings occupied by police, health, and fire departments adjacent. The entire plant of the municipality has been set down in a park-like area surrounded by trees and shrubbery, it being easily one of the show places of the South.

In the center of the adjoining block is the County Court House, which is in the same architectural style as the City Hall. The building is five stories high, containing the offices of all county officials, court rooms and jail, while to the left is a handsome building devoted to the farm women of the county and their activities and to the American Legion. Also new eight-story Lawyers' Building on same square of Court House.

To provide a meeting place for conventions and local civic gatherings, Charlotte has erected a commodious Auditorium on Cecil Street between Elizabeth Avenue and East Seventh Street. This building also serves as an armory for the National Guard. It is modern in every detail, and the needs of Charlotte along this line were anticipated for years to come.

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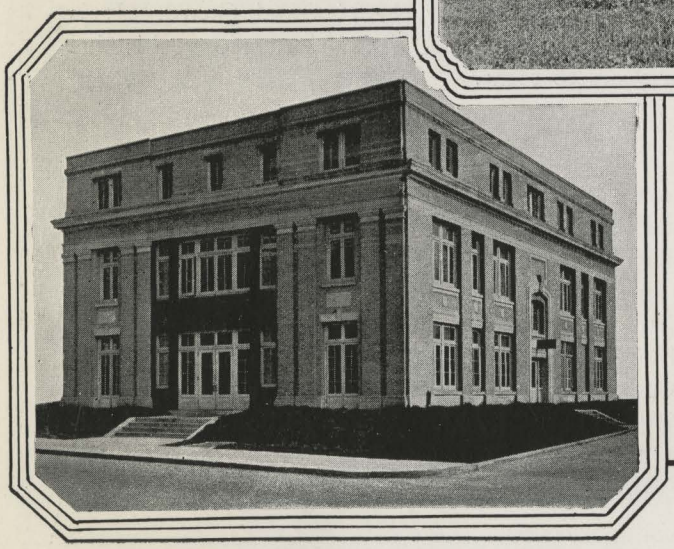
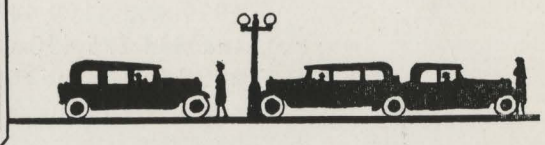
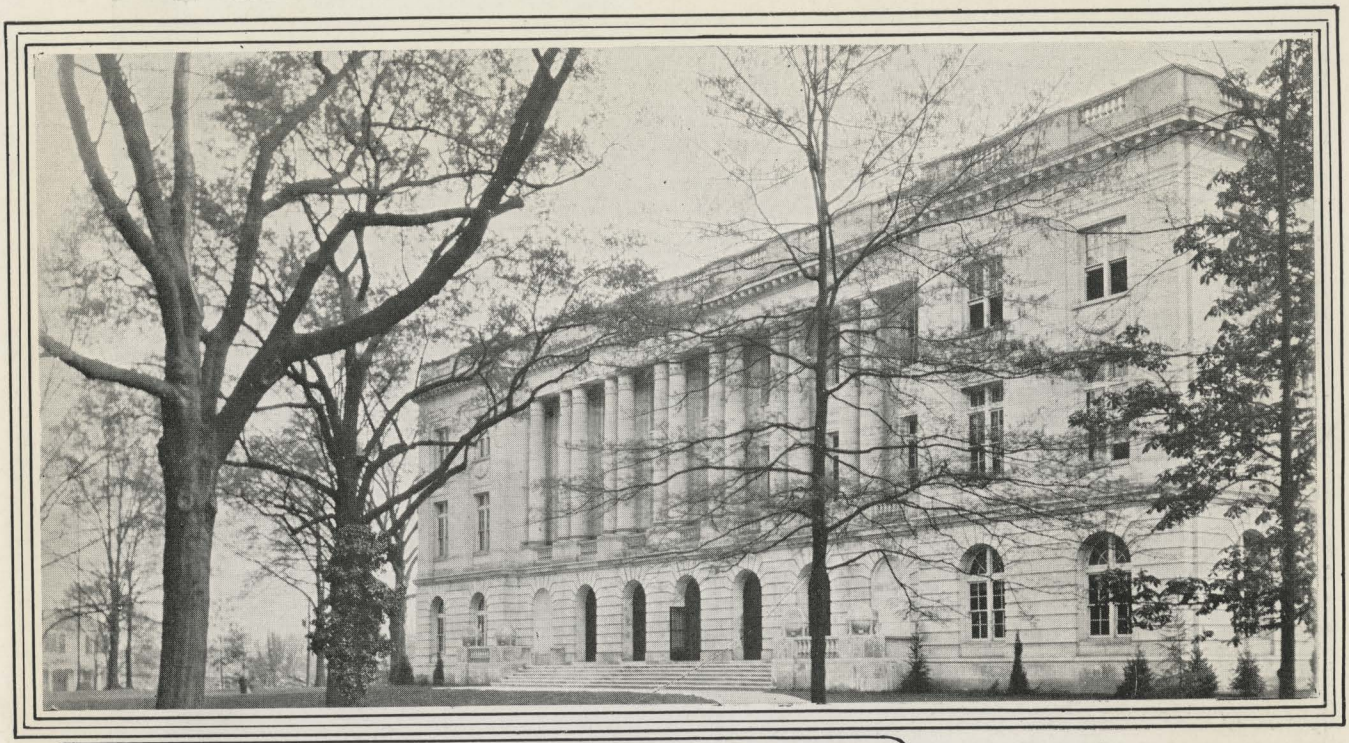
Tax Rate

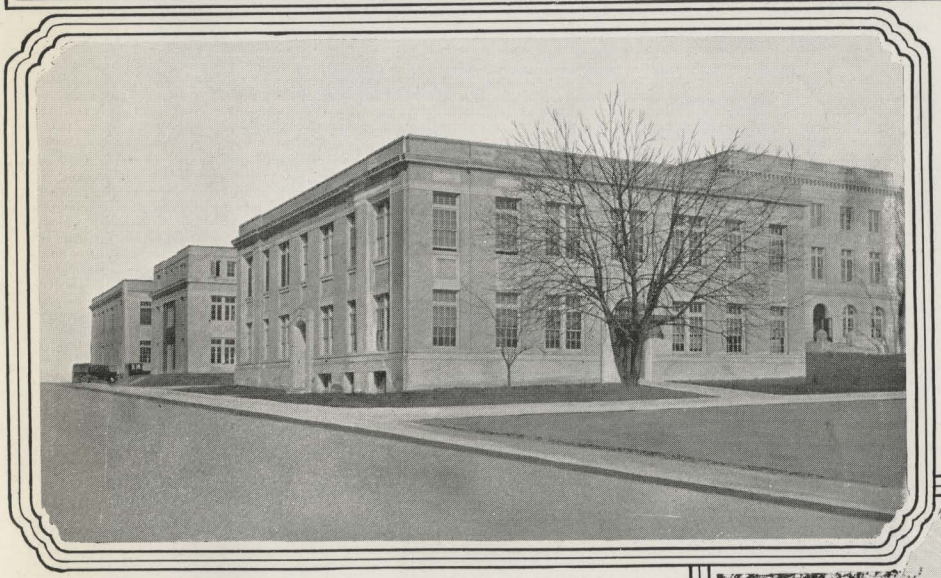
CHARLOTTE'S tax rate compares favorably with that of other rapidly growing cities in the country and is lower than in most other industrial centers of similar population. The tax rate in the city is $1.27 on the $100 in property valuation. In the city 30 cents goes to the schools. The total of taxable property listed in the city for 1929 was $159,448,220. Of this $125,172,770 is on real estate, and $34,275,450 on personal property. The sewer tax represents $29,144.10, and the poll tax, $8,737. The city's bonded indebtedness is $9,110,000, of which, however, $2,314,000 is represented by street bonds which are charged against and paid by owners of



Top—MECKLENBURG COUNTY COURT HOUSE.
Center—MECKLENBURG COUNTY SANATORIUM.
Bottom—CITY HEALTH DEPARTMENT.



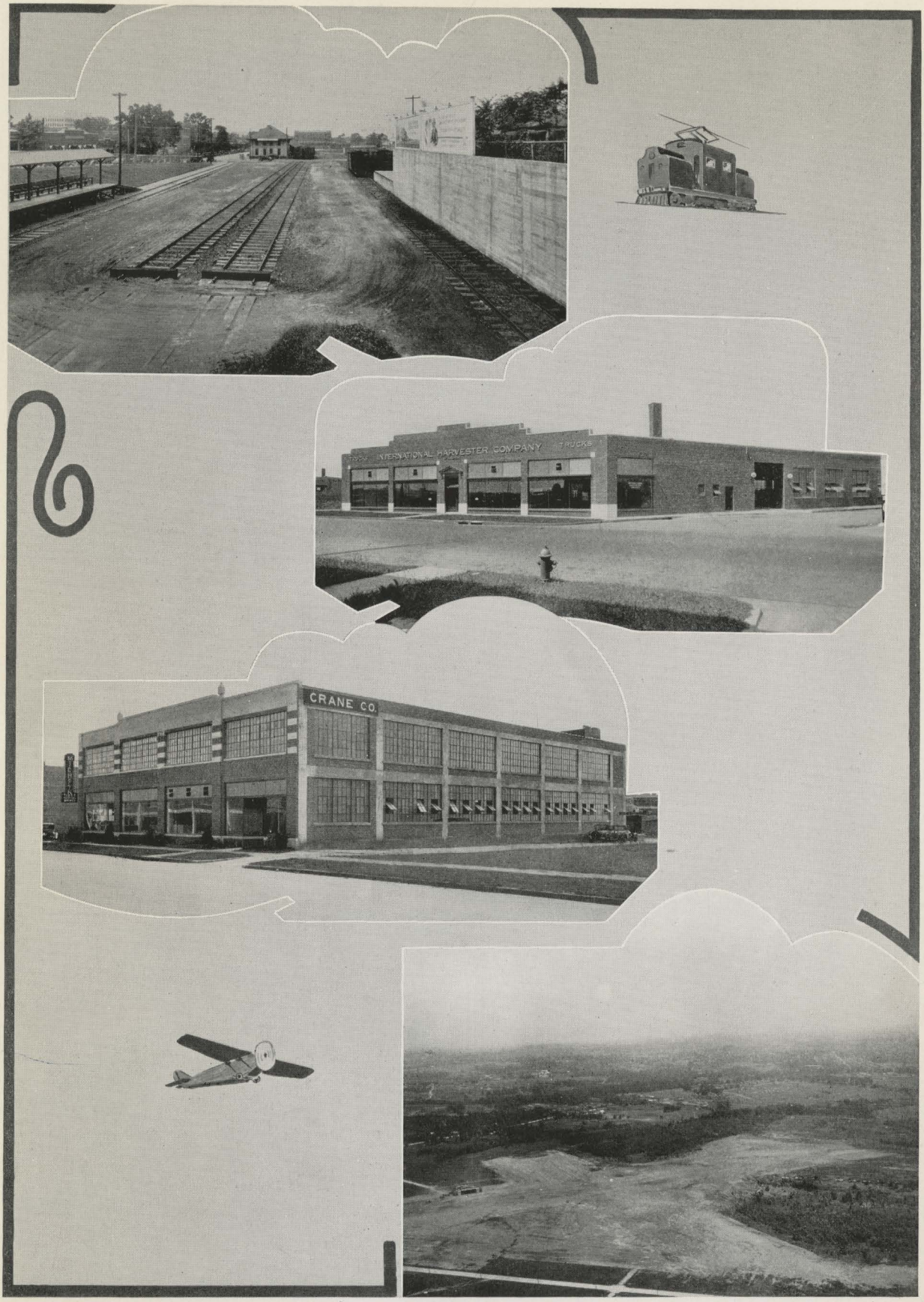




Top—CITY HALL.

Center—CITY POLICE, HEALTH AND FIRE DEPARTMENTS BUILDINGS.

Bottom—CENTRAL FIRE STATION.



Upper Left—P. & N. RAILWAY PASSENGER STATION YARDS.
Lower Left—CRANE COMPANY.

Upper Right—INTERNATIONAL HARVESTER CO.
Lower Right—CHARLOTTE AIRPORT.

property on the streets paved and $1,476,608.44 in water bonds.

Mecklenburg County's tax rate is 91 cents on the $100 valuation. All of the County Tax stays in this county and is devoted to county purposes. In the county 40 cents of the levy goes to the schools. The total taxable valuation of property in Mecklenburg County is estimated at $205,000,000.00. The county's bonded indebtedness is $2,394,000.00.

In both the city and county the tax rate is based on a valuation of approximately 66⅔% of true value.

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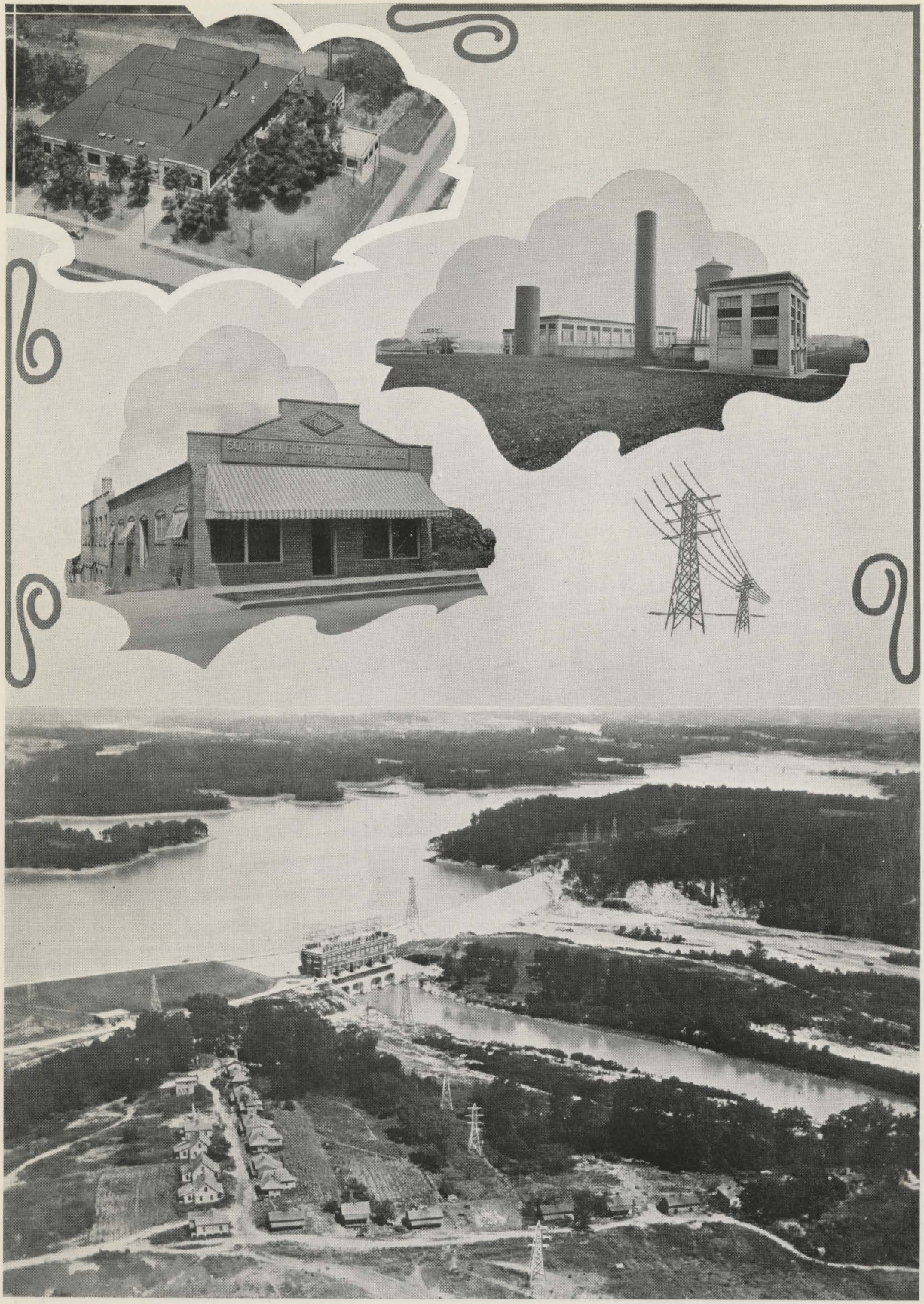
Electric and Other Utilities

ELECTRICITY, ample and at low rates, has been probably the greatest factor in the industrial and commercial development of Charlotte and of the Piedmont section of the Carolinas for which section Charlotte is the natural center. Charlotte is headquarters for the Duke Power Company whose more than 4,000 miles of high tension transmission lines, reaching into every section of the Piedmont Carolinas, furnishes means for the distribution of more than 1,850,000,000 K. W. hours of electricity annually for use in industrial and commercial establishments, homes, offices, etc.

Electric service in Charlotte is supplied to retail customers by the Southern Public Utilities Company, which is allied with the Duke Power Company, being the retail distributing organization among the Duke companies. This company has established an enviable reputation not only for the high standard of its service but also for its interested and accommodating attitude toward its customers and for its policy of rendering service of a high type at the lowest rates consistent with good business.

The top rates for electricity for domestic and lighting service for Charlotte is 8 cents per K. W. hour, being graduated down to 2.8 cents per K. W. hour with a discount of five per cent for payment of bills by the 10th of the month. The power rate schedule begins at 6 cents per K. W. hour and is graduated down to 1.2 cents per K. W. hour.

Gas service and street railway service of a high standard are also supplied by the Southern Public Utilities Company. The gas distribution system for the city covers approximately 90 miles and gas service for domestic and industrial purposes is maintained at a high standard. The street railway system of the city reaches into every residential section, embracing a mileage of approximately 35 miles. Forty-two cars are constantly operated and additional cars are placed in service when occasion demands. Convenient schedules are maintained on all lines and the service is complete and satisfactory in every detail.



Upper Left—SCANDINAVIAN BELTING COMPANY. *Upper Right*—WATER WORKS PLANT.
Center—SOUTHERN ELECTRICAL EQUIPMENT COMPANY.
Bottom—MOUNTAIN ISLAND DAM OF DUKE POWER COMPANY ON CATAWBA RIVER.

Water Supply

THE quality of Charlotte's water is excellent, the supply abundant and the rate to the manufacturer or to the family is reasonable. The present source, the Catawba River, was tapped in 1912. In 1924 the river at the water works intake, 12 miles from the city, was converted into a huge lake of nearly twenty billions of gallons' capacity by the Duke Power Company. The pipe line into the city has a capacity of 10,000,000 gallons in twenty-four hours.

A modern filter plant, completed at a cost of $1,000,000.00 and with a rated capacity of 8,000,000 gallons, prepares the water for delivery into the mains.

The pumping capacity of unfiltered water is 16,000,000 gallons per twenty-four hours through three electrically-driven pumps, one or even all of which could be temporarily out of commission and the city's supply not be disturbed because of storage reservoir of 60,000,000 gallons capacity stands ready to be drawn upon.

All of the equipment for the proper treatment of the water is of the most approved design and the entire plant is under the supervision of a filtration expert.

The use of city water is general over the entire city with 190 miles of distribution mains and almost over 14,000 active taps. The greater portion of the suburban population within a radius of four miles from the center of the city enjoy the same public water supply.

Water is supplied to factories and to domestic consumers at a schedule of rates ranging from 22 2-9 cents per 100 cubic feet down to 7½ cents per 100 cubic feet, with a discount of 10 per cent for payment of bills within 10 days after date of statement.

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Streets and Sidewalks

CHARLOTTE has an area of 19.36 square miles with over 200 miles of open streets, of which approximately 135 miles are paved with various types of hard surface. There are 130 miles of cement sidewalks, 108.47 miles of curbing and 18.78 miles of curbing and gutter, and 90 miles of dirt streets maintained by the city.

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Highway System

NORTH CAROLINA is spending millions of dollars in the work of bringing her highways up to the highest state of excellence and Mecklenburg County was known as the first good roads county in the State. Hard surface roads radiate from Charlotte in every direction and there is also a fine network of lateral sand clay highways centering at Charlotte. Any part of North Carolina and almost any section of South Carolina may be easily, quickly and comfortably reached from Charlotte by automobile.

The National Highway crosses North Carolina State Highway No. 20, Wilmington-Charlotte-Asheville, at Charlotte. Motor bus lines maintain regular schedules to Greensboro, Raleigh, Asheville, Winston-Salem, Salisbury, Statesville, Wilmington, Columbia, Greenville, Spartanburg, Rock Hill, Chester, Monroe, Hamlet and

Upper Left—FORD MOTOR COMPANY. *Upper Right*—DUKE POWER COMPANY OFFICE BUILDING.
Center—INTERSTATE MILLING COMPANY.
Bottom—CHADWICK-HOSKINS COMPANY COTTON MILL AND VILLAGE.

other nearby cities and towns. A new and commodious union bus station on the main trade artery of the city offers every convenience for the traveler.

Two million people can come to Charlotte from a radius of one hundred miles by automobile, transact business, and return home on the same day.

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Insurance Rates

FIRE insurance rates in Charlotte are the lowest obtainable, being on a first-class rate basis. The basis rates for North Carolina cities are determined by the Southeastern Underwriters Association and approved by the North Carolina Fire Insurance Commissioner.

The Piedmont Fire Insurance Company is a strong home institution, which, organized in 1897, has grown into a large corporation doing an extensive business throughout the Carolinas.

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Fire Department

THE fire department is well equipped with the latest fire-fighting apparatus, all of which is motorized. The Charlotte department was the first in North Carolina to be put on a full-time pay basis. One hundred and three men are included in the personnel and provision has been made to increase the number.

The present equipment includes eight triple-combination pumpers, one 75-foot aerial truck, three combination ladder trucks, one supply truck, and two executive cars.

The department has six stations, a Gamewell circuit alarm system which embraces over 150 miles of wire and 153 alarm boxes.

The headquarters of the department are located in a handsome building on the municipal square, where all of the city departments are housed in four separate buildings.

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City-County Market

THE Public Market is located in the block adjoining the City Hall, convenient to two of the principal thoroughfares. Here are found fresh fruits and produce in season, meats and food products of every kind. It is operated jointly by the City and County.

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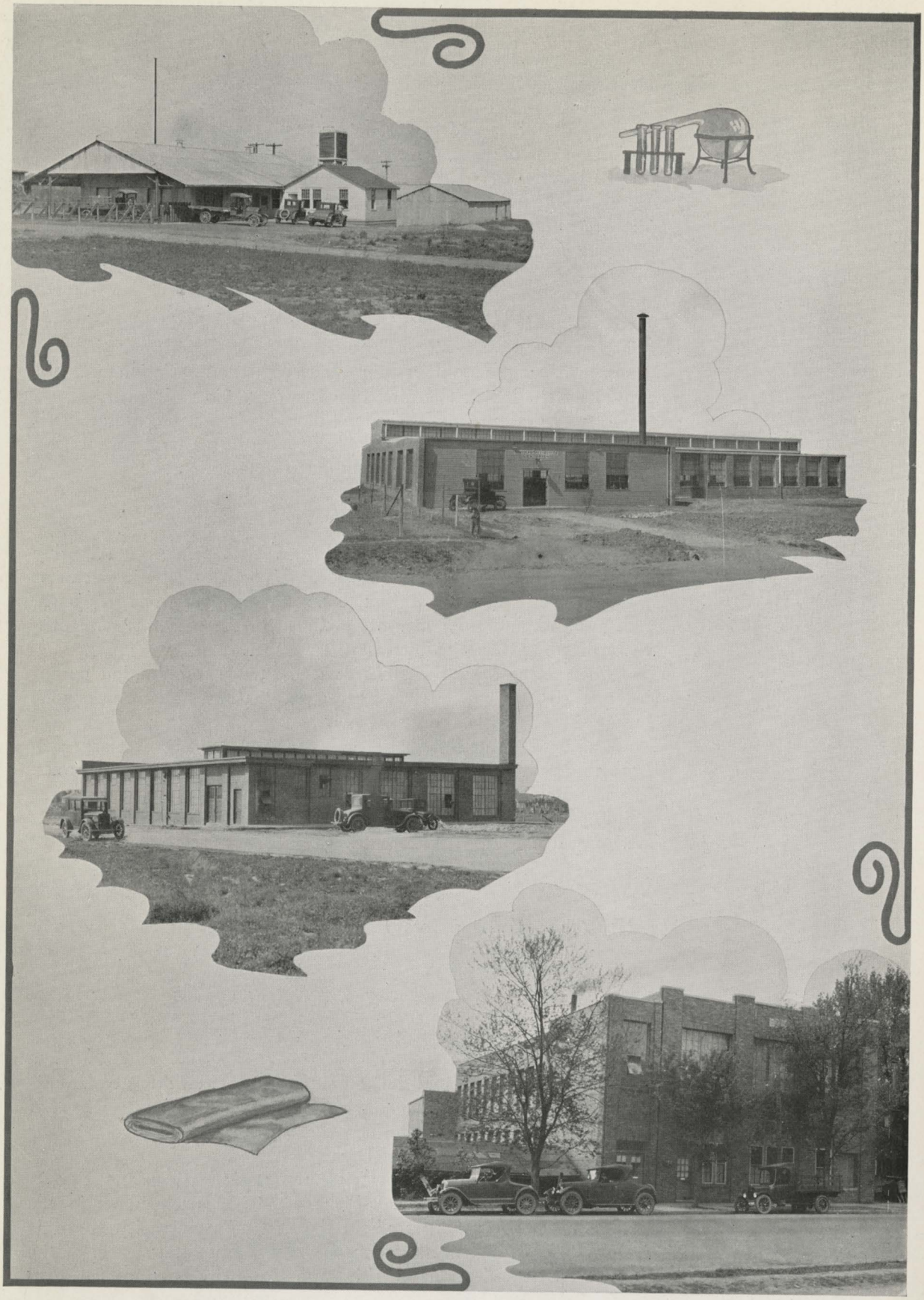
Communication Systems

IN the present day's rapid-fire communication, Charlotte's communication system stands on a par with cities much larger in size. It is without an equal in the Carolinas and is one of the big centers of the Southeast for telephone and telegraph systems.

Charlotte has more local telephone stations than any city in North and South Carolina. There are 16,575 telephones in the homes and business houses of the Queen City over which approximately 200,000 local calls are made daily. The local system of the Southern Bell Telephone & Telegraph Company is connected with



Upper Left—CAROLINA STANDARD GAS PRODUCTS CO.
Lower Left—VERITAS SILK MILL.

Upper Right—SOUTHERN SPECIALTY COMPANY.
Lower Right—NEBEL KNITTING COMPANY MILL NO. 1.

the nation-wide system of the American Telephone Company and from Charlotte direct lines connect with all principal Southern cities as well as with New York, Washington and Philadelphia and across the ocean. There are 2,800 out-going long distance calls made daily with 3,950 incoming calls. Charlotte was one of the first Southern cities to have direct telephone communication with London.

Charlotte is the division headquarters of the telephone company, which employs in its various offices approximately 498 workers. In 1925 the Southern Bell spent between two and a half and three million dollars for improvement in the Carolinas and close to a half a million dollars was expended in Charlotte. Five sections of new switchboard were installed in the Charlotte exchange, which was enlarged with a commodious addition. In 1926 seven more sections were installed. Building construction in 1927-'28-'29 amounted to $421,726.00. Expenditures in Charlotte district in 1928 for plant was $576,331.00, while central office equipment for 1929 will cost $966,500.00.

The Postal and Western Union Telegraph companies maintain relay offices in Charlotte. Both companies provide direct lines to all important cities of the South and East. Cable and wireless messages are handled in increasing number. Thousands of messages each day are handled through the Charlotte offices of the two companies. The Western Union office here produces more revenue than any other office in the Carolinas and is the third largest in the entire Southeast.

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Radio

CHARLOTTE has one of the principal radio stations of the South, WBT, located on the Wilder Building, and was the third radio station established in the world. It works with the Charlotte Chamber of Commerce with a wave length of 277.6 meters. It is a 5,000-watt station and a member of the National Chain, broadcasting from the Key points of both the Red and Blue network. Splendid programs are sent out from the station each day and night.

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Transportation

TRANSPORTATION facilities largely determine what the commercial life of a city shall be. Upon the excellence of these facilities depend the resources on which its industries and mercantile establishments can draw for their raw materials and the extent of the markets that can be reached with their finished products.

Railroad Lines—Charlotte is the distributing center of the Carolinas and is the natural radial point for the railroads of this section. Four railway systems with lines reaching into and making convenient connections with every section of the country serve the city. These are: Southern Railway, Seaboard Air Line, Norfolk-Southern Railway and Piedmont and Northern (Electric Road).

Upper Left—SOUTHERN ENGINEERING COMPANY.
Lower Left—JOHN J. MORTON STONE COMPANY.

Upper Right—COLE MANUFACTURING COMPANY.
Lower Right—CHARLOTTE CASKET COMPANY.

Transportation
(Continued)

Passenger Service—Over 100 passenger trains arrive and depart daily from Charlotte. The city is on the main line of the Southern Railway—New York to New Orleans.

Bus Service—Five bus transportation companies operate to and from Charlotte. One splendid, modern bus terminal serves all five lines and a total of fifty-seven buses arrive and depart daily from and to all sections of the Carolinas, making connections to points over the entire United States.

Freight Service—This service is of a standard equal to that of the passenger service. All of the roads have large yards and there are terminal facilities for the reception of 4,400 carloads of freight daily, representing sidetrack facilities of 44 miles. To take care of the large jobbing business done in Charlotte, 110 package cars are sent out on regular daily schedules.

Express Service—The American Railway Express Company and the Southeastern Express Company give Charlotte unexcelled service to all points.

Motor Truck Service—Charlotte is served by several motor truck lines giving daily service and affording the shipper a quick method of transportation to nearby cities and towns.

Freight Rates—The rates in and out of Charlotte are properly aligned with those of other Southern cities and competing points. The Charlotte Shippers' and Manufacturers' Association is constantly on guard to protect the shipper and shipping interests from discrimination. They operate a Commercial Traffic Bureau which is listed by the United States Department of Commerce as a bona-fide commercial traffic organization; as such it is recognized by the Interstate Commerce Commission, which latter has the name of this organization on its mailing list for all decisions by that body.

It is on the mailing lists of all the railroads serving this section for all tariffs in which we are interested.

Charlotte's primary competition comes from such cities as Norfolk, Richmond, Knoxville, Chattanooga, Atlanta, Birmingham, Charleston and Savannah; all of which cities maintain traffic bureaus.

This organization serves the community as well as individual members.

In addition to the lines entering the city, the following have agencies at Charlotte: Chesapeake & Ohio, Norfolk & Western, the Pennsylvania, the Virginian, the Clinchfield Railway, Illinois Central Railroad, Chicago, Indianapolis & Louisville, Baltimore & Ohio Railroad, Delaware & Hudson Co., Baltimore Steam Packet Co., and Philadelphia & Norfolk Steamship Co.

The distance from Charlotte to the larger business centers is as follows: New York, 583 miles; Cincinnati, 555 miles; Louisville, 562 miles; Atlanta, 260 miles; Jacksonville, 591 miles; Wilmington, 188 miles; Washington, 378 miles; St. Louis, 833 miles; New Orleans, 755 miles; Memphis, 682 miles; Savannah, 262 miles; Nashville, 491 miles; Charleston, 238 miles; Richmond, 247 miles.

Upper Left—CHARLOTTE KNITTING COMPANY.
Left Center—STANDARD OIL COMPANY OFFICE BUILDING.
Lower Left—JOHNSTON MILL.

Upper Right—PINOCA MILL.
Right Center—SOUTHERN BELL TELEPHONE BUILDING.
Lower Right—SWIFT PACKING COMPANY.

Air Mail

The Charlotte Airport is located 3½ miles from the post office, at the intersection of the Camp Greene and Tuckaseegee roads. It is high, dry and free from fog. Six runways, varying in length from 2,700 to 3,000 feet and in width from 300 to 400 feet, have been provided. A hangar has been built which has a capacity of eight airplanes, and contains a machine shop.

Air Mail—This airport has been designated as an official stop on the New York-Atlanta air mail route by the U. S. Post Office Department, which will greatly facilitate the movement of mail.

The Airport Corporation is a stock company, ownership of which is widely distributed among local people. It owns 220 acres of well-situated land, thus being in position to care for any necessary expansion.

Post Office receipts for 1926 were $752,837.75; 1927, $785,-127.57; 1928, $842,857.07, and in 1929, $843,330.53.

By virtue of an order issued by Postmaster-General Brown the Central Accounting Office for all post offices in North and South Carolina has been located in the Charlotte Post Office.

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Adjoining Territory

THE territory surrounding Charlotte is recognized as one of the most rapidly developing industrial and commercial sections of the country, being the nucleus of the New Industrial South.

The abundance and low cost of hydro-electric power; the close proximity to the sources of raw material for the manufacture of finished products from cotton, cotton yarns, cottonseed oil, tobacco, peanuts and lumber; the opportunities for the mining and working of tin, copper, gold, kaolin, shale, feldspar, granite and other stone; the nearness for shipping to the ports of Wilmington and Charleston —all these contribute to make Charlotte the logical center of a great industrial and commercial development which has barely begun.

The eyes of the tourist world are focused on North Carolina and again Charlotte scores by reason of its nearness to the resort sections of the State, all of which are within easy access by rail or motor. Pinehurst, the winter playground of the South, can be reached in three hours by motor; Blowing Rock, with an altitude of 4,500 feet, in four hours; Chimney Rock and Lake Lure in three hours; Asheville and Mount Mitchell, the latter the highest point east of the Rockies, in four to five hours; Wilmington, with two fine beaches, in six to seven hours; and the port of Charleston in seven hours.

Charlotte is in close proximity to a diversified farming section in which great progress is being made at this time in trucking and dairying, and in poultry and sheep keeping, in addition to the raising of cotton, corn, wheat, barley, rye, oats and tobacco. In the Pinehurst section, three hours from Charlotte, is found the finest peach country in America.

Upper Left—CAROLINA TRANSFER & STORAGE CO.
Upper Right—UNION STORAGE & WAREHOUSE CO.
Center—HUDSON SILK HOSIERY MILL.
Left Center—NEBEL KNITTING MILL NO. 2.
Right Center—CAROLINA NASH COMPANY.
Lower Left—CAROLINA SCHOOL SUPPLY COMPANY.
Lower Right—LARKWOOD HOSIERY MILL.

THE CITY'S BUSINESS

Banking Facilities in Charlotte

THE most important factor in the commercial life of any city is the banking facilities available for the transaction of the business of the community.

Charlotte's rapid growth as a manufacturing and business center has developed financial institutions commensurate with the demands of the rapidly-growing city and section which they serve.

The banking resources of Charlotte at the close of business December 31, 1929, were $76,852,932.14.

The figures cover the resources of the five national banks, two State banks, six industrial banks, and two building and loan associations doing business here.

Deposits on that date totaled $41,974,365.47, while the aggregate amount due the public, including the capital stock of the building and loan associations, was $56,179,951.25.

The capital stock of the four types of institutions stood at $20,317,435.98, with the total amount due stockholders, including $7,405,171.64 in surplus and undivided profits, amounting to $27,722,607.62. While the amount reserved for unearned discount, taxes, dividends payable, etc., was $671,452.63.

The resources were divided among the institutions as follows: national banks, $23,637,802.68; state banks, $32,801,118.19; industrial banks, $4,581,244.32; building and loan associations, $15,832,766.95.

The value of banking houses, real estate, furniture and fixtures was valued at $3,048,414.81. Cash on hand and funds due from banks totaled $9,184,813.33. Stocks and bonds stood at $7,281,038.78; the redemption fund was $72,500.00; loans and discounts aggregated $52,839,810.90, and customers acceptances amounted to $875,000.00.

The state banks took the lead in total deposits with $26,665,339.54, the national banks coming second with $14,309,025.93. For the industrial banks they were $2,703,675.00. The capital stock of the building and loan associations, consisting of $8,093,204.75 in installment shares; $4,790,050.00 in full paid dividend shares, and $1,191,308.25 in prepaid shares, amounted to $14,074,563.00. The capital stock of the state banks was $2,200,000.00, the national banks $1,800,000.00, and the industrial banks $1,111,850.00.

The circulation notes of the national banks amounted to $1,550,000. The national banks had on hand $3,340,186.39 as surplus and undivided profits, the state banks $2,194,782.35, the industrial banks $379,591.87, and the building and loan associations $1,490,611.03. The reserves were divided between the industrial banks, $161,106.38; the state banks, $263,995.80, and the national banks, $246,350.45.

Upper Left—FINANCIAL DISTRICT.
Left Center—AMERICAN TRUST COMPANY.
Lower Left—INDEPENDENCE TRUST COMPANY.
Upper Right—MERCHANTS & FARMERS NATIONAL BANK.
Right Center—CHARLOTTE NATIONAL BANK.
Lower Right—COMMERCIAL NATIONAL BANK.
Upper Center—FIRST NATIONAL BANK.
Lower Center—UNION NATIONAL BANK.

Figures for state and national banks show total capital stock of $4,000,000.00 and resources of $56,438,920.87. Loans were $33,-448,700.97, surplus and profits $5,534,868.74, while the deposits amounted to $41,974,365.47.

Charlotte leads all Carolina cities in debits to individual accounts and is fifth in the Fifth Federal Reserve District.

The national banks here are the First, Charlotte, Commercial, Merchants and Farmers, and Union. The state banks are the American Trust Company and the Independence Trust Company. The industrial banks are the Charlotte Morris Plan Bank Company, the Citizens Savings and Loan Company, the City Industrial Bank, the Industrial Loan and Investment Bank, the Southern Industrial Bank, and Industrial Bank of Mecklenburg.

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Federal Reserve Branch Bank

NO single event in the history of the Carolinas has been more far-reaching than was the designation of Charlotte by the Federal Reserve Board as the location for a branch of the Richmond Federal Reserve Bank, because of its geographical situation and other favorable considerations.

The establishment of this branch bank of the Federal Reserve System in Charlotte is of great economic value and convenience to the banks and other business interests in the Carolinas.

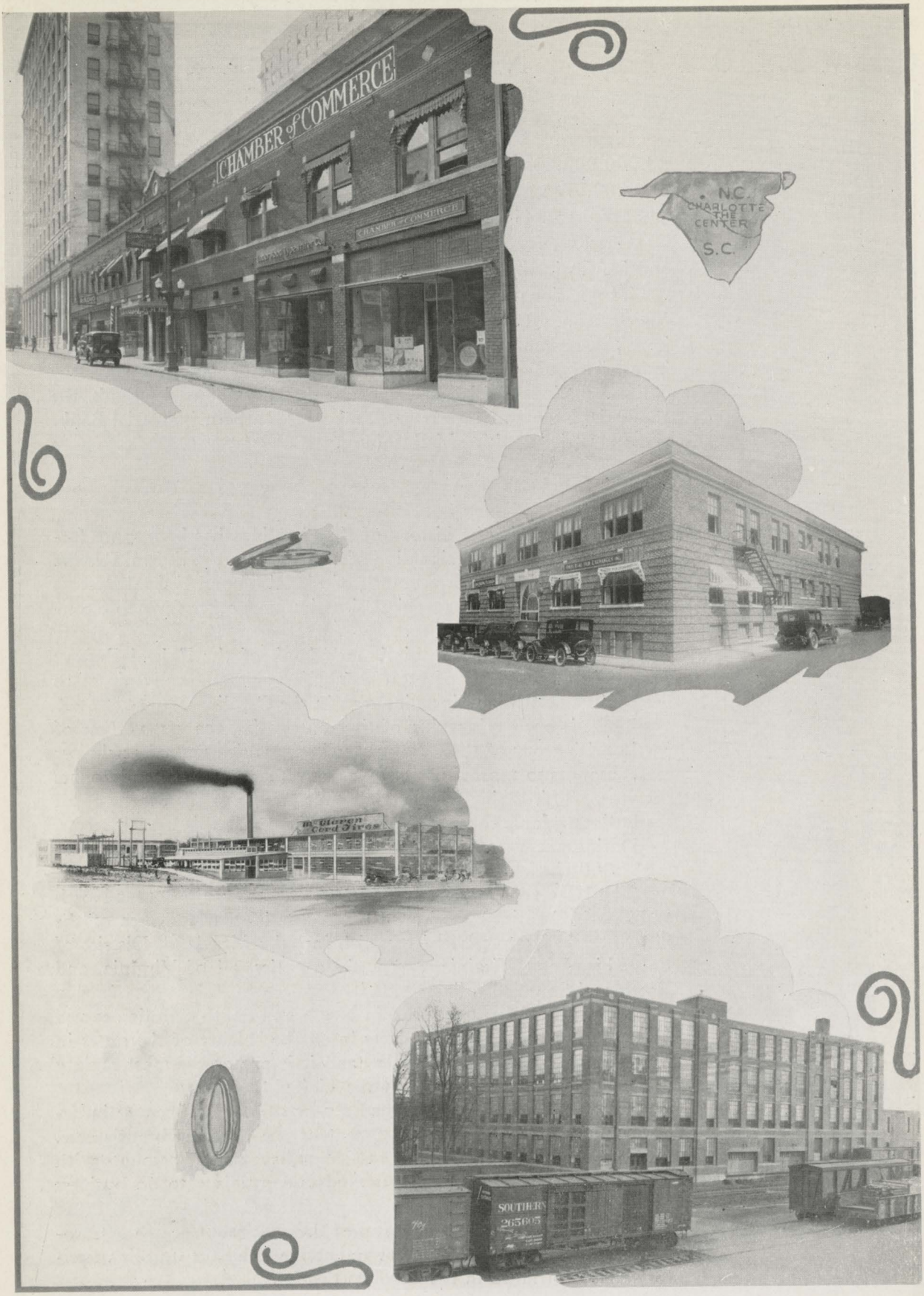
There is one day's saving of time on clearing the vast volume of checks arising out of the Carolina territory, which figured at six per cent, amounts to approximately four or five hundred thousand dollars per year. This saving of one day's time accrues to the benefit of all the business people throughout the Carolinas that this branch serves.

During the year 1929 the Charlotte branch cleared a total of 6,827,000 checks, having a par value of $1,612,256,000.00.

The large volume of this business is due to the fact that North and South Carolina constitute 51 per cent of the land area of the Fifth Federal Reserve District, which includes Maryland, District of Columbia, West Virginia, except six counties, all of Virginia, and North and South Carolina.

The value of farm products in North and South Carolina exceed by far the value of farm products in all the balance of the states in the Fifth Federal Reserve District, and it is one of the most rapidly developing industrial sections of the United States.

The Charlotte banks have had a very substantial increase in deposits as a result of the establishment of the Carolina branch here. Many banks in North and South Carolina have opened accounts with the Charlotte banks because they find it convenient to do business with the Charlotte banks on account of the Carolina branch being located here. The great advantages of the establishment of the Carolina branch, however, are general and accrue to all the Carolina territory that is included in the Carolina district.



Upper Left—CHAMBER OF COMMERCE.
Lower Left—McCLAREN RUBBER COMPANY.

Upper Right—FILM EXCHANGE BUILDING.
Lower Right—WADE LOFT BUILDING.

Building and Loan Associations

BUILDING and loan business in Charlotte is represented by the Mutual Building & Loan Association, organized in 1881, the Mechanics' Perpetual Building & Loan Association, organized in 1883. Assets of the two associations total about sixteen million dollars.

First mortgage loans of more than $45,000,000 have been made by the associations and not a dollar of loss on any loan has been incurred. This indicates more than mere luck, being due to the extreme care and watchfulness of the directors and officers of the associations and the sound policy under which they operate.

The building and loan associations of the city are operated on the serial plan, maturing shares in about 324 weeks, and they constitute an agency through which several thousands of Charlotte citizens have purchased homes easily with "rent money" and at an almost insignificant cost in the way of interest on money borrowed. Loans carried through these associations mature at a cost of about three and one-half per cent per year.

The fundamental idea of building and loan associations is the regular accumulation of savings by the shareholders to be loaned among themselves for the purchase of homes until the amount invested plus the accumulated profit equals one hundred dollars when the share is matured.

Not only have the associations provided a safe and economical method of home buying but they have been responsible for the teaching of practical thrift to thousands of young shareholders who have here learned the advantages of regular and systematic saving.

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Hotels and Restaurants

PROBABLY no city in America, outside of purely resort centers, is so well supplied with hotel facilities as Charlotte, the city having more hotel rooms than any city between Washington and Atlanta. These hotels offer practically every class of accommodation, from the most expensive with elaborate service to those with the most reasonable rates.

The leading hotels in the city are as follows: The Hotel Charlotte with 465 rooms and 465 baths; The Selwyn with 200 rooms and 150 baths; The Mecklenburg with 160 rooms and 150 baths; The Stonewall with 115 rooms and 48 baths; The Central with 115 rooms and 55 baths; The Clayton with 90 rooms and 38 baths; The Piedmont with 85 rooms and 28 baths, The Walton with 65 rooms and 20 baths, the Mayfair Manor with 84 rooms and 84 baths, a total of 1,379 rooms.

Supplementing the facilities provided by the larger hotels are well conducted restaurants, cafeterias, tea rooms and private dining rooms to meet all demands.

Upper Left—W. T. GRANT & CO. AND RICE'S.
Left Center—BUICK MOTOR COMPANY. *Center*—WILSON BUILDING.
Lower Left—J. B. IVEY & COMPANY.

Upper Right—BUILDERS' BUILDING.
Center Right—BELK BROTHERS.
Lower Right—EFIRD'S DEPARTMENT STORE.

Office Buildings

THE location of Charlotte has led to its selection as headquarters for the Carolinas or for the Southeastern States not only by distributors of manufactured articles but by a large number of insurance companies, finance corporations and similar business institutes which require office space rather than warehouse space. To meet this demand there has been built in Charlotte a considerable number of high-class office buildings.

The Johnston Building, with 125,000 square feet of floor space, was completed in 1925. Before its completion work was well under way on the Wilder Building, which has since been completed and which has 52,000 square feet of floor space. The new 20-story First National Bank building, now completed, is one of the outstanding office buildings in the Southeast, being strikingly handsome in design and having approximately 160,000 square feet of floor space.

Other office buildings in the city are the Independence Building, the Commercial National Bank building, the Professional Building and the Builders' Building, these last four having an aggregate of 165,000 square feet of floor space and making a total floor space in first-class office buildings of approximately 500,000 square feet. In addition to these there are a dozen or more smaller office buildings that provide accommodation for a large number of tenants.

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The Building Situation

SEVEN and three-quarter million dollars were invested in new buildings in Charlotte during 1926 as compared with $2,303,580 spent for the same purpose in 1920. The growth of Charlotte during the past eight years may best be visualized by the official table showing the building records:

Year	*Amount*
1920	$2,303,580
1921	2,398,000
1922	5,122,000
1924	5,265,000
1925	7,365,803
1926	7,727,274
1927	5,449,364
1928	7,415,612

Building costs in Charlotte are comparable with similar costs in other cities in the Southeast, but are considerably lower than they are in the cities of the North and Central West. In fact, everything considered, it is to be doubted if equal value may be had in building construction work anywhere in the country outside of the Southeastern States.

Upper Left—YOUNG WOMEN'S CHRISTIAN ASSOCIATION.
Lower Left—UNITED STATES POST OFFICE.

Upper Right—YOUNG MEN'S CHRISTIAN ASSOCIATION.
Lower Right—CHARLOTTE PUBLIC LIBRARY.

Business—Wholesale and Retail

WHOLESALE: Charlotte is recognized as one of the largest and most satisfactory wholesale markets in the South. The jobbing trade during the past few years particularly has reached a tremendous volume. The rapid increase of factories of various kinds has stimulated the trend of buyers toward this city, and the wide range and variety of goods carried in Charlotte make the city an attractive market.

Recent decisions of the Interstate Commerce Commission give Charlotte freight rate advantages which put it on a parity with the most advantageous points in other states and the effect is particularly favorable to the wholesale trade and business. More than 2,000 traveling men make their headquarters in Charlotte.

RETAIL: Charlotte is served by more than 1,200 retail stores, among which are six of the largest department stores in the two Carolinas. There are many groups of chain stores, departmentalized grocery stores, and a multitude of specialty shops. The big department stores employ approximately 1,800 workers and the annual sales of these and other stores reach into the millions.

The city's natural trade territory covers the area within 100 miles, and the city is a shopping center for more than 2,000,000 people. A great factor in the extension of the trade area of the city is the fine network of highways, the scores of busses operating on a regular schedule and the approximately 100 passenger trains entering the city every day.

Charlotte has long enjoyed an enviable reputation as a retail trading center. Its stores have won this reputation through the comprehensiveness and the quality of their stocks and as a result of the progressive merchandising ideas which they have held and practiced. Service to the customer is held up as the ideal.

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Distribution

THE location of Charlotte and its railway and highway connections conspire to make it a distribution center of considerable importance. In the first place it is the logical location for any distribution agency serving the two Carolinas with any commodity. The purchasing power of the territory readily accessible to Charlotte, cities, towns, industrial communities and farming communities, is huge and the volume of merchandising and other business handled is in keeping with this purchasing power.

The diversity of industry in the sections tributary to Charlotte is another factor which adds to the desirability of this city as a distributing center. For instance, toward the north and northeast, in addition to textile plants, there is a furniture industry of large proportions whose products are marketed the world over. To the east the tobacco industry is gigantic, while to the southeast the peach growing industry has attained considerable magnitude. In every direction from Charlotte the live stock industry and other sub-

CHARLOTTE

View of business section of the City of Charlotte from the air.

Upper Left—ADDISON GARAGE.
Left Center—ONE OF THE MANY BUILDINGS OF CUTTER REALTY CO.
Lower Left—CHARLOTTE NEWS.

Upper Right—AMPHITHEATRE IN INDEPENDENCE PARK WITH ARMORY-AUDITORIUM IN BACKGROUND.
Right Center—OBSERVER BUILDING.
Lower Right—ARMORY-AUDITORIUM.

divisions of agriculture have developed rapidly during recent years and are expanding today more rapidly than they have at any previous time.

Charlotte has long been recognized as the center of the rapidly-developing textile industry in the South. Machinery houses and agencies, textile supply houses and similar establishments in Charlotte supply the textile plants throughout the South with all classes of equipment needed in textile plants of all kinds. It is said that Charlotte is one of the two places in the United States where an order can be given for a completed cotton mill ready for operation, from the designing and construction of the plant on through and including every form of equipment needed for opening a plant. The importance of Charlotte as a center for textile equipment and supplies may be readily appreciated when one understands that within a radius of 150 miles there are 795 textile plants. This fact explains also the expansion of the dyeing, bleaching and finishing departments of the textile industry which this section has enjoyed during the past few years.

Charlotte is one of the largest distribution centers for automobiles in the country. The automobile industry in and through Charlotte, including automobile accessories, etc., amounts to considerably more than $100,000,000 a year.

In no line is the importance of Charlotte as a distributing center better illustrated than in the matter of motion picture films. All national film companies maintain exchanges in Charlotte and the movie establishments of the Carolinas are served through this city. The aggregate volume of business transacted annually by these film exchanges is approximately $2,250,000.

With its splendid railway connections over eight lines and with an unsurpassed system of hard surface highways radiating in every direction Charlotte could not but be an important distributing center for the staple lines of merchandise, including dry goods, notions, food products, hardware and similar lines.

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Manufacturing

AS a result of its proximity to various kinds of raw materials, its adequate supply of intelligent, industrious and ambitious labor, its favorable climate and other natural advantages, manufacturing constitutes a large part of the city's business activity. A total of $41,109,725 is invested in more than 200 plants in the city, the annual production of which reaches an aggregate of approximately $89,672,000. More than 16,000 workers are employed in these plants and the annual payroll is approximately $18,000,000.

The principal manufactures are fifteen cotton manufacturing plants and knitting mills; eight iron foundries; four modern cotton oil plants; one refinery; one woolen mill; four fertilizer plants; wood working shops; marble and stone works, etc., etc.

Top—MECKLENBURG AND PIEDMONT HOTELS.
Upper Center—CENTRAL AND SELWYN HOTELS.

Lower Center—WALTON AND CLAYTON HOTELS.
Bottom—CHARLOTTE AND STONEWALL HOTELS.

In addition to these there are plants for the manufacture of cotton, silk, rayon and wool fabrics, asbestos textiles, automobile tires, awnings and tents, bagging and ties, bank and store fixtures, blank books and stationery, blankets and felts, brick, brushes, belting, candies, carbonic acid gas, oxygen, card clothing and reeds, carriages, wagons, cast iron pipe, coffins and caskets, cotton mill machinery, creosoted lumber, cultivators, elevators, engines and boilers, farm implements, furs, flour and feed, furniture, hardwood flooring, harvesting machinery, ice, ice cream, hosiery, handkerchiefs, mattresses, hats, overalls, peanut products, plows, sash, doors and blinds, shirts, show cases, suit cases and handbags, window and door screens, printing, bread and other bakery products, coffee and patent medicines, etc., etc.

Textiles are manufactured in large quantities, the annual production of this class of goods reaching the total value of considerably more than $14,000,000.

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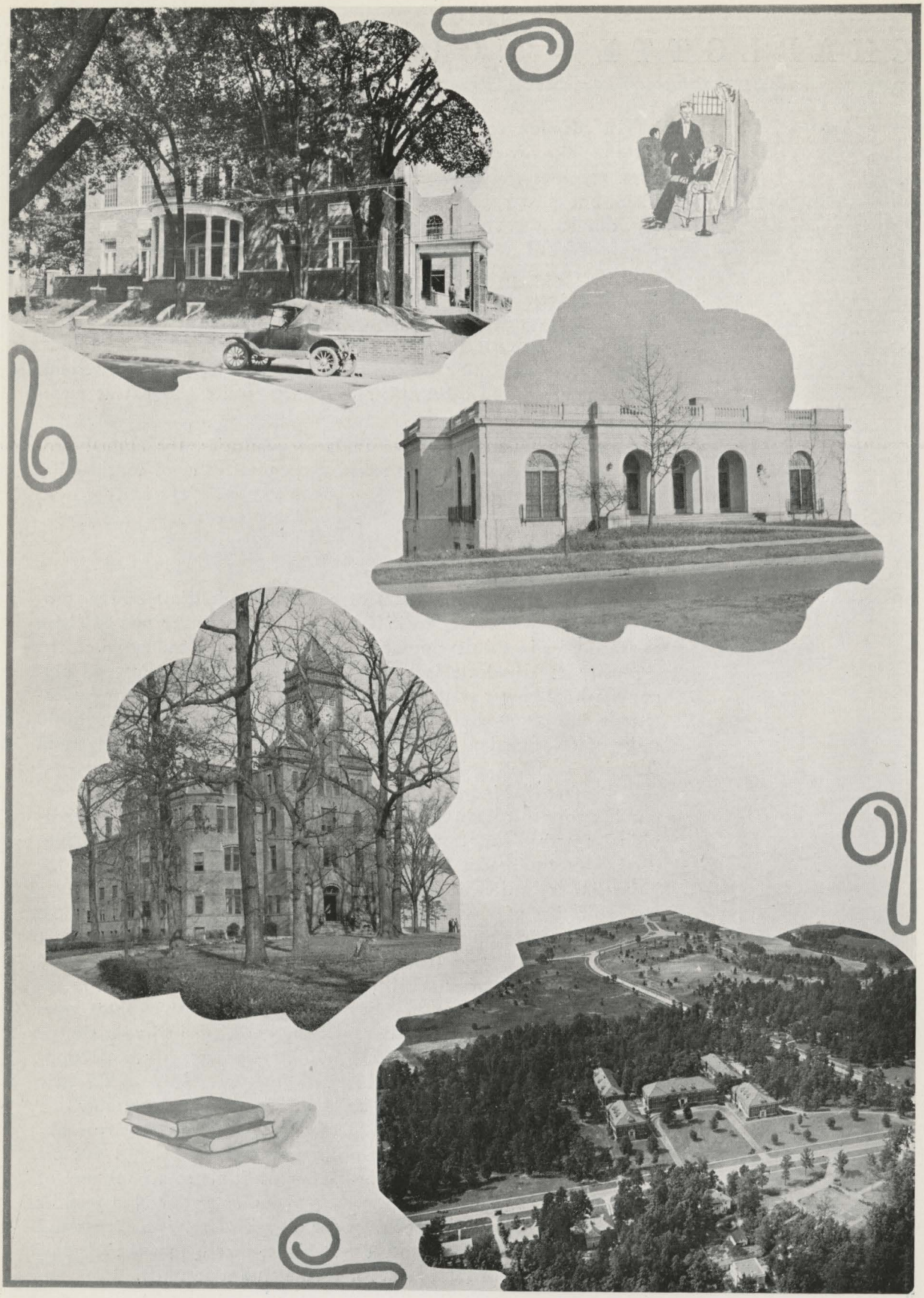
Power

THE availability at low rates of convenient electrical power, procurable in any quantity from a fractional horsepower up, has been a large factor in the development of Charlotte as an industrial center. The city of Charlotte is headquarters for the Duke Power Company, whose power system, constituting more than a score of hydro-electric and steam-electric plants and considerably more than 4,000 miles of transmission and distribution lines, is one of the largest in America.

The fact that industries of any size are able to secure power without investing a considerable proportion of their capital in an individual power plant, thus being able to put all of their capital into productive equipment, has been a very considerable factor in the industrial expansion of Charlotte and the territory adjacent.

Indicative of the industrial expansion that Charlotte and the Piedmont section of the Carolinas have enjoyed recently is the fact that the Duke Power Company has found it necessary to build one power station after another in order to meet the constantly increasing demand for power. In just a little more than three years this company has increased its generating capacity, in hydro-electric and steam-electric plants, by 515,000 horsepower. The development of new plants is going forward just as rapidly as the new demand for power warrants the building of new power stations.

Power rates in the Charlotte territory are exceedingly favorable, the top rate for textile or grain mills, for instance, being 1.40c per K. W. hour and the schedule being graduated down to a minimum of one cent per K. W. hour—where the volume of power used justifies such a rate. The schedule of rates for oil mills, fertilizer plants and miscellaneous users is just ten per cent higher throughout the schedule than the schedule of rates fixed for textile and grain mills.



Upper Left—APARTMENT HOUSE. *Upper Right*—CHARLOTTE WOMAN'S CLUB.
Lower Left—MAIN BUILDING, JOHNSON C. SMITH UNIVERSITY. *Lower Right*—AIR VIEW QUEENS COLLEGE AND CAMPUS.

Farming

A FAVORABLE climate, a productive soil, a good average rainfall, and a long-growing season combine to make the section surrounding Charlotte a desirable agricultural section. In addition to these advantages for the production of farm products, the city of Charlotte and the other cities and towns and industrial communities in the Piedmont section constitute an unexcelled market for practically every variety of farm produce. The result is that there is a considerable diversity in the types of farming that are successfully practiced. There has been marked development, during recent years particularly, in dairying, poultry production, hog, sheep and cattle raising, fruit growing, and trucking. In no line is the field already crowded. The rapid growth of Charlotte and its neighboring communities insure a constantly increasing demand for the products of all types of farming, and probably in no section of the United States are greater opportunities to be found in agricultural pursuits than here.

Truck farmers, dairymen, fruit growers, poultrymen, livestock raisers, and general farmers will find in Mecklenburg County great opportunities for successful operations.

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Trackage and Factory Sites

THERE are eight railway lines radiating from Charlotte, this situation making possible a maximum of railway trackage for new industries of various kinds. Locations of varying sizes are procurable within the city limits or outside the city but within easy distance of the business center of the city. The Chamber of Commerce has in its files a list of tracts of land varying from a few hundred feet to a considerable acreage suitable and available for industrial purposes.

City improvements, including electricity, water, gas and sewerage are available already at many of these sites and a ready coöperation of the utilities company serving the city and of the city itself may be had by those securing sites outside of the present radius of these services. The business interests of the city, including the progressive and public-spirited group of manufacturers already established here, extend a warm welcome to new-comers and render them every assistance possible in working out their local problems. The Chamber of Commerce is always glad to furnish confidential assistance without any charge and without any obligation on the part of the person or firm investigating the city of Charlotte and the Piedmont section.

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Labor

CHARLOTTE'S labor supply, including an insignificant percentage of foreign-born population, is of sturdy Scotch-Irish and Anglo-Saxon stock, ambitious, industrious, honest and individualistic. The city offers to workmen many advantages in education, recreation, amusements and home life which, combined with fine health and climatic conditions, serve to bring contentment and happiness. The public school system of Charlotte offers unexcelled educational advantages to the children of workmen from the kindergarten on up.

Upper Left—ALEXANDER ST. HIGH SCHOOL (Colored).
Left Center—ELIZABETH SCHOOL.
Lower Left—ALEXANDER GRAHAM JUNIOR HIGH SCHOOL.

Upper Right—CENTRAL HIGH SCHOOL.
Right Center—WILLMORE SCHOOL.
Lower Right—PIEDMONT JR. HIGH SCHOOL.

The manufacturer who locates in Charlotte will find abundant skilled and unskilled labor willing to give an honest day's work for a reasonable wage, and a spirit of harmony between employer and employee. Charlotte is not disturbed by continued labor difficulties, strikes and labor agitation.

Due to the fine system of roads leading into the city the laboring man may have the choice of a home in the city or in the suburbs and yet at the same time find steady employment in the industries located in and about Charlotte.

Homes are rented and sold on easy terms. Mills and factories in Charlotte are of modern construction, well lighted and ventilated, and working conditions are all that could be desired.

Charlotte's occupational statistics for 1929 show that of the city and suburban population of over 96,721, there are 26,598 males and 12,380 females in gainful occupations. Leading among occupations for males is manufacturing with 10,601 engaged in this pursuit. There are 3,260 in transportation, 4,890 in trades, 1,266 in professional service, 352 in agriculture and 2,294 in clerical work.

There are 956 females in professional service, 1,680 in clerical work, 653 in trades, 350 in transportation, 2,287 in manufactures and 5,673 in domestic and personal service.

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Loft Buildings

CHARLOTTE has already met the need for suitable loft buildings, the first unit of these being a four-story brick building, three blocks from the center of the city with railroad sidetracks and unloading doors and platforms in the rear giving quick access to all railroads in the city. The building contains 96,000 square feet of floor space, is equipped with freight elevators, is heated and equipped with automatic sprinklers, electrically lighted and provided with power feeders. The building is of cotton mill construction, slow-burning, with carrying strength sufficient for any manufacturing business.

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Charlotte Chamber of Commerce

THE Charlotte Chamber of Commerce for years has played an important part in the development of the city along industrial, commercial and civic lines. The Chamber of Commerce building, at No. 17 West Fourth street, is a true civic center in every sense of the word. In this building are the offices of the Charlotte Shippers' and Manufacturers' Association, the Charlotte Junior Chamber of Commerce and other business, civic and social organizations. Its conference rooms and dining rooms are in constant use by various groups.

The officers of the Chamber of Commerce over a period of years have rendered conspicuous and unselfish service to the community through the organization and have firmly and securely established it as the progressive and effective representative of the community in the

Upper Left—FIRST PRESBYTERIAN CHURCH.
Left Center—CHRISTIAN SCIENCE CHURCH.
Lower Left—CHURCH OF CHRIST.

Upper Right—CHRISTIAN ADVENTISTS CHURCH.
Right Center—JEWISH SYNAGOGUE.
Lower Right—FIRST BAPTIST CHURCH.

business and civic phases of community life. The officials of the Chamber of Commerce hold themselves in readiness especially for service to new residents of the city, new business enterprises and to prospective residents and business establishments. One important phase of its work, especially for the past three or four years, has been the prosecution of an effective advertising campaign for Charlotte and the Carolinas in publications with a nation-wide circulation and the following up of this advertising with intelligent correspondence with interested parties in all sections of the country.

The Chamber of Commerce has not only interested itself in the development of the commercial and industrial life of the city but it has encouraged the development of the rural side, emphasizing the opportunities in Mecklenburg and adjoining counties in dairying, in poultry raising, in truck raising and in general farming. Charlotte is an exceptional market for all food products that can be produced upon the farm and the land about Charlotte is well adapted to the types of farm activities mentioned.

The Chamber of Commerce has a membership of approximately 1,000 with an income of more than $25,000 a year. This money is used not only for the development of the city industrially and commercially but in the service of its citizenship in general.

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Civic Clubs

THE civic clubs of Charlotte, representing as they do a splendid cross section of the business and professional life of the community, constitute a splendid index to the spirit and character of the city. The civic clubs represented in Charlotte are Rotary, Kiwanis, Civitan, Lion, Monarch and also American Business Club. Charlotte also has a Woman's Club who own their club building and are very active in civic and educational affairs.

In late 1928, the United States Bureau of Foreign and Domestic Commerce of Washington, opened a district office in Charlotte to serve exclusively the states of North and South Carolina. This international bureau maintains fifty-six foreign offices located in the principle marketing centers of the world. With the opening of the Charlotte office, the bureau is now represented in twenty-nine different cities of the United States. The purpose of this federal bureau is to promote American foreign and domestic trade. It offers to the exporter information on such subjects as foreign tariffs, trade methods, commercial laws, foreign banking and exchange, packing requirements, shipping routes, warehouses, etc. It currently releases specific requests from abroad for American merchandise. This bureau, as a part of its nation-wide elimination of waste program, continuously investigates the channels of domestic distribution. The purpose of this activity is to ascertain the most economical and best marketing

Upper Left—FIRST A. R. P. CHURCH.
Lower Left—FIRST METHODIST CHURCH.

Upper Right—ST. JOHN'S BAPTIST CHURCH.
Lower Right—DILWORTH METHODIST CHURCH.

practices. The resulting information is made available to the business interests of the Carolinas through the Charlotte office. This service is entirely gratis and inquiries are welcomed.

The Goodfellows' Club, a purely local organization, has a membership of approximately 500, has a rousing meeting of its entire membership at luncheon once a month and maintains a corps of nurses who work constantly among the more unfortunate people of the city. It has been said repeatedly by visitors that the unfortunates in Charlotte are better cared for than in any city of their knowledge, due to the activities of the various clubs in coöperation with the health department.

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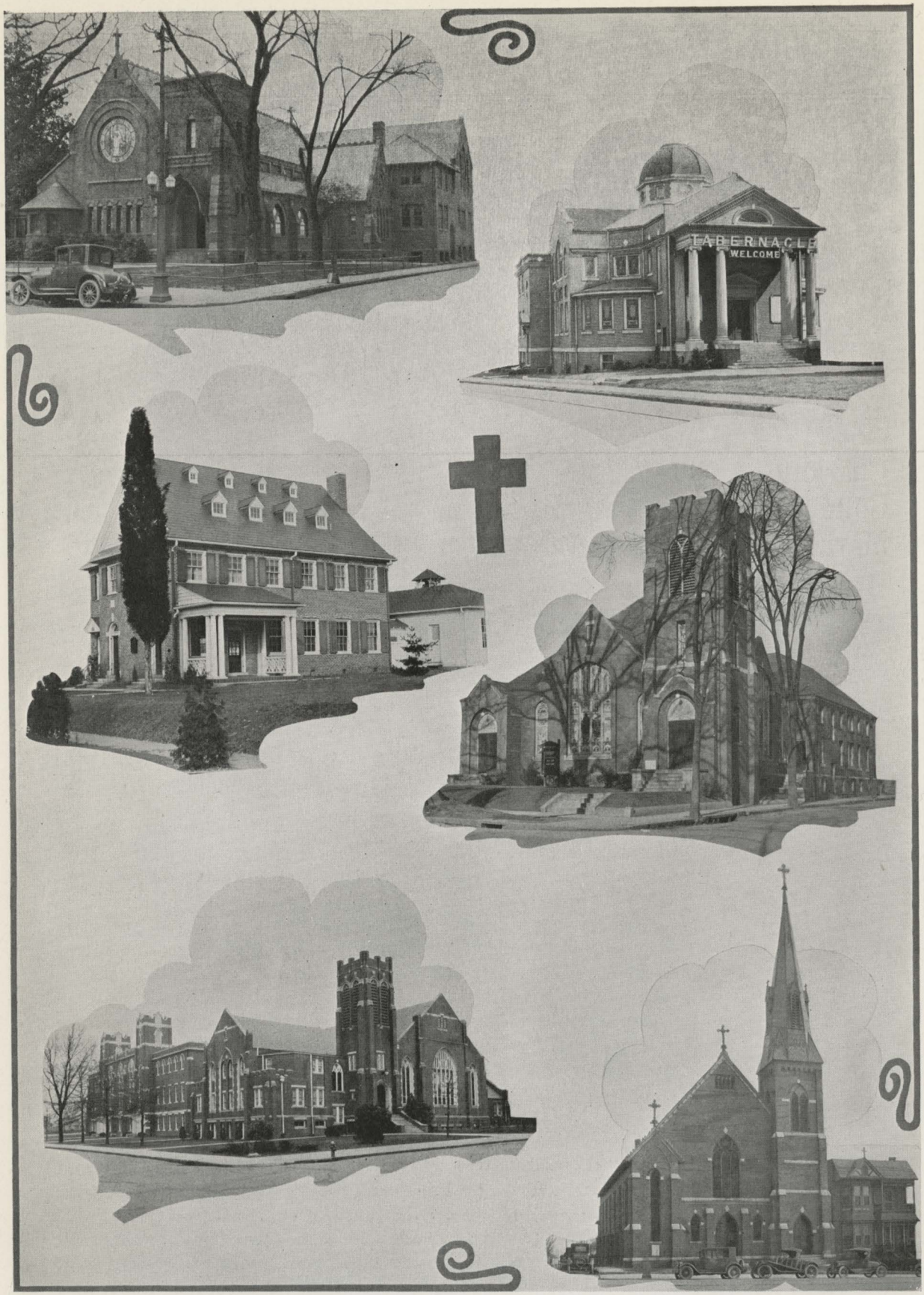
Charlotte Cotton Market

CHARLOTTE supplies a vast amount of cotton to the mills throughout the country and large quantities are shipped out of the city for direct export. Charlotte is a compressing point with splendid railroad connections and facilities. All this tends to make the city a great cotton purchasing market, one of the largest in the South.

Charlotte ranks as one of the largest cotton distributing centers, twenty-six large firms maintaining offices in Charlotte.

Over a million bales of cotton are distributed through the Charlotte cotton market every year, making this one of the greatest distributing centers for cotton in America.

Twenty-six well-established firms, including three of the largest cotton mercantile firms in America, maintain offices with resident partners or executives vested with full powers. These cotton merchants buy cotton from interior merchants located in the smaller towns in the Carolinas, Georgia and from cotton shippers over the entire belt, distributing it in the course of business to the cotton manufacturers in the Piedmont section and exporting some of it to foreign countries. Twenty-eight firms and individuals are also engaged in the cotton brokerage business, representing well known cotton merchants and shippers located in the western belt as well as in the central belt and at points farther south, who sell cotton to the Carolina mills as well as to mills located in Virginia and to some extent to New England and Canadian cotton mills. Practically all of the established firms in America who deal in cotton, are represented in Charlotte either by their own representatives or by brokers. Sixteen different cotton mill organizations maintain offices in Charlotte and practically every bale of cotton used in forty-six different mills are bought in Charlotte by mill executives with offices here. The location of these mill buyers in Charlotte forms the foundation of the cotton market, but with unsurpassed long distance telephone service, the Charlotte merchants and brokers keep in close touch with cotton manufacturers in all the southern states. It is reported that Charlotte puts through more long distance telephone calls than any other point in the Carolinas and perhaps in the entire Southeast. The Charlotte cotton compress, under efficient management, together



Upper Left—ST. PETERS EPISCOPAL CHURCH.
Left Center—MORAVIAN CHURCH.
Lower Left—HAWTHORNE LANE METHODIST CHURCH.

Upper Right—THE TABERNACLE, A. R. P.
Right Center—FIRST REFORMED CHURCH.
Lower Right—CATHOLIC CHURCH.

with three bonded cotton warehouses, furnish ample storage facilities and, with excellent reshipping privileges, much cotton is shipped to Charlotte for concentration, classed out into regular lots and reshipped to mills, by western and central belt shippers. The Charlotte stock, as reported by the Atlantic Cotton Association, is generally amongst the three largest in the interior of the Atlantic states and several times in the past two seasons, led the list. Banking facilities are ample and cotton held in storage is financed by Charlotte banks in most instances.—C. W. STROBHAR, *Analyst*.

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The Spirit of Charlotte

THE spirit of Charlotte may best be described in the words of Roger Babson, the famous business statistician, who recently said: "The real assets of Charlotte are the energy, the ambition, the industry, the wisdom and, above all, the character of her leaders. It is the people who make the place."

Charlotte is live, aggressive and progressive.

Charlotte believes in retaining the best of the old methods in business and civic life, but is always alert to recognize the best in the new plans that are offered for the upbuilding of the city.

Charlotte citizens coöperate in matters which promote the civic, commercial, religious and industrial welfare of the community.

Charlotte is a friendly city. She welcomes the newcomer—be he from the North, West, the East or the South.

Charlotte citizens *believe in their city*.

And it can also be said that Charlotte believes in her people—believes in every man, woman and child that makes up her citizenry.

Charlotte believes so firmly in her citizens that she bends every effort to make them useful, loyal and ambitious citizens.

City pride is fostered. City beauty is set up as a goal. City progress is an aim and an ambition that is instilled in the hearts of every person.

Is it any wonder that Charlotte and Charlotteans are marked as a people apart when the subject of city spirit is discussed?

Meet a Charlotte citizen—inquire as to the feeling he holds for his city—ask him what his city means to him—and you can understand why the spirit of the City of Charlotte has had so glowing a tribute paid to it as that given by Roger Babson.

Upper Left—ST. PETERS HOSPITAL.

Upper Right—CHARLOTTE SANATORIUM.

Right Center—PRESBYTERIAN HOSPITAL.

Lower Left—MATHESON EYE, EAR, NOSE AND THROAT HOSPITAL.

Lower Right—MERCY HOSPITAL.

CHARLOTTE AS A HOME

Churches

CHARLOTTE is a church-going city, leading the United States in this respect and standing second in the world, being exceeded only by Edinburgh, Scotland. The religious interests of the city are taken care of by 111 organized congregations of 17 different groups of Christians and two congregations of Jews. The memberships of these bodies, well beyond 45,000, worship in churches ranging in value from a few hundred dollars up to a million dollars and conveniently located in all sections of the city.

The denominations represented in Charlotte include Methodist Episcopal, Presbyterian, A. R. P., Baptist, Lutheran, Episcopalian, Methodist Protestant, Catholic, Christian Scientist, Christian, Reform, Seventh Day Adventist, Moravian, Jewish Church of the Nazarene and the Salvation Army.

The vigor and activity of the churches of Charlotte are attested by the fact that several of the larger congregations in the three or four leading denominations have annual budgets exceeding $50,000. During the past three years not less than $3,000,000 has been invested in new churches, Sunday school buildings and similar projects in Charlotte, the Methodist and Baptist leading in these new enterprises. The First Methodist Church, the largest and most expensive church plant in the city, has recently been completed. The total value of church properties in Charlotte is more than $6,000,000.

A potent factor in the religious work of the city is the Charlotte Ministerial Association, whose membership embraces the pastors of practically every white church in the city. This organization holds monthly meetings at which the problems relating to the religious welfare of the city are discussed and acted upon.

Prominent in the religious life of the city is the Christian Men's Club, made up of successful business men who coöperate with the churches in religious meetings.

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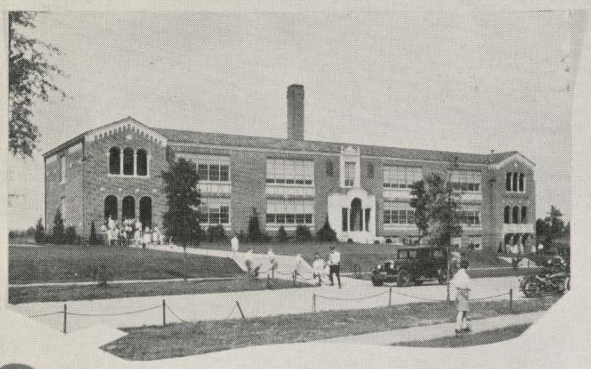
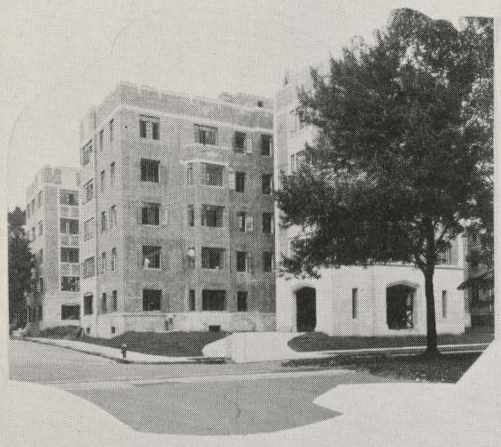
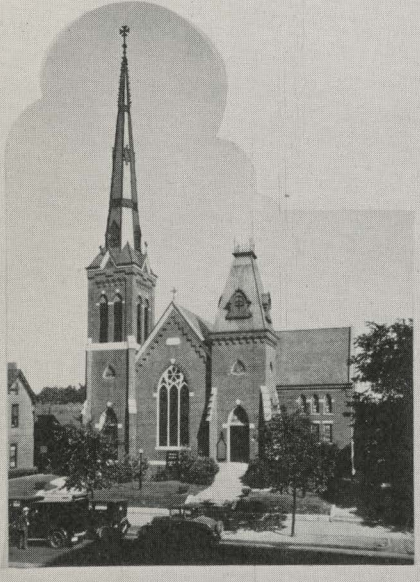
The City Schools

THE school authorities in Charlotte have consistently striven to keep the city schools in the forefront of the primary educational institutions of the country. Without being led far afield by every fad which has appeared in the educational field they have constantly been progressive and have adopted methods and policies in line with the best educational usages and thought of the country. The physical plant of the city schools include 25 buildings, including a Central High School and two junior high schools for whites and one high school for colored pupils, and a technical school for whites, the remaining 20 schools being grammar schools. The total enrollment of the white schools is 11,039 and of the colored schools 4,699 in round numbers, making a grand total of 15,738.







Upper Left—MYERS PARK SCHOOL.
Left Center—POPLAR APARTMENTS.
Lower Left—ST. MARKS LUTHERAN CHURCH.

Upper Right—ADDISON APARTMENTS.
Right Center—MAYFAIR MANOR.
Lower Right—SEVENTH DAY ADVENTISTS CHURCH.

A corps of teachers, supervisors, principals and other experts are employed to man the schools. The budget of the schools amounts to $977,608.35 a year of which $688,123.18 a year is expended in salaries. The Charlotte High School is on the accredited list of the Southern Association of Colleges and graduates are admitted to any Southern university or college on certificates signed by the proper officials of the high school.

Specializing in boys' education is an excellent private school of wide reputation—the University School—which prepares for college.

In addition to this standard school, King's Business College for young men and young women has established an enviable reputation for business training.

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Education

EDUCATIONALLY Charlotte ranks very high. The typical American seeking a place to live demands a community that can give to his children every opportunity to develop themselves and become useful citizens. This demand is fully met in Charlotte.

COLLEGES: The premier educational institution for men is Davidson College, A grade, located in a town of that name 20 miles from Charlotte on an improved paved highway which is a continuation of the city streets. This college has had a phenomenal growth in recent years and now ranks with the leading colleges of the South and the nation. Students from several states and foreign countries are in attendance. It has recently received valuable aid from the Duke Endowment.

Queens College for women is located in the Myers Park section of Charlotte. It occupies a plant valued at $750,000 and has a registration of 327 students, with 40 members in its faculty. It has recently completed the raising of an endowment fund of $300,000 and is a member of the Southern Association of Schools and Colleges and is listed as an A grade college.

Johnston C. Smith University, for the education of colored men and boys, occupies a splendid tract within the city and has buildings and grounds valued at $1,007,324.00. It has a student body of 313 and a faculty of 24 and is doing splendid work for the negro race. This is an A grade college.

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Newspapers Publications

CHARLOTTE is exceedingly fortunate in the character, type and progressiveness of its newspapers. *The Charlotte Daily Observer* is the outstanding and leading morning newspaper in the Carolinas, and *The Charlotte News* occupies a similar position in the field of afternoon papers in the two states. Both papers are members of the Associated Press and each one is also served by other important news-gathering and newspaper feature organizations.

The *Observer*, which is served by a staff of 175 trained workers, has a total daily circulation of more than 50,000, and 52,000 on

DIFFERENT TYPES OF CHARLOTTE'S ATTRACTIVE HOMES.

Sundays; while the *News*, the afternoon paper, employing 144 experienced men and women, serves a circulation of 27,722 daily and 28,695 Sundays.

The *Observer* is now occupying its handsome new home, which cost more than half a million dollars, and is one of the best equipped newspaper plants in the entire country.

The Charlotte News has recently completed a large and modern addition to its plant, making it one of the handsomest buildings in the city. In planning the new addition and in enlarging its plant, the News Publishing Company took advantage of modern improvements, both in building and in mechanical equipment, and their plant now ranks among the finest and most complete in the South.

Other publications in the city are the *Presbyterian Standard*, a religious weekly, the official organ of the North Carolina Synod of the Presbyterian church; the *Southern Textile Bulletin; Medical Journal; The Star and Lamp*, official organ of Pi Kappa Phi, national college fraternity; *The Magazine*, publication of the Southern Public Utilities Company; *The Mecklenburg Times*, agricultural weekly; the *Star of Zion*, the organ of the A. M. E. Zion Church (colored).

In the production of commercial printing and art work the city ranks high. There are 15 printing establishments, two photo engraving plants, and one steel die embossing plant.

The value of the output of the printing and publishing industry in the city, not including the printing of newspapers, is over $1,000,000 a year. Approximately $350,000 is invested in the industry which employs more than 200 persons and has an annual payroll approximating $350,000.

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Libraries

THE City of Charlotte has five libraries, the Charlotte Public Library for white people being the largest and most important of these institutions. The county of Mecklenburg, as well as the city of Charlotte, contributes to the support of this institution and it serves both city and county. It has approximately 63,000 volumes in addition to the leading publications in all fields. The circulation of books for home use from the library is approximately 600,000 per year, while the number of people who use the library for reference purposes is constantly increasing, this being one of the important features of the service which this institution renders the public.

The library for the colored people of the city is likewise maintained by public appropriations and this institution is also rendering a worth while service to its patrons.

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A City of Homes

CHARLOTTE enjoys a wide reputation as a city of homes. It has no tenements and no slums. Cottage and bungalow types of homes house the large majority of the working population, while hundreds of handsome homes of English, Italian, Spanish and Colonial types

DIFFERENT TYPES OF CHARLOTTE'S ATTRACTIVE HOMES.

adorn the more expensive residential sections. New homes are being built in Charlotte, including apartments, at the rate of approximately 650 per year.

Charlotte is not only a city of homes but a city of home-owners. In only two or three cities in America do a larger proportion of householders own the homes in which they live. Two factors have contributed toward this situation in Charlotte. In the first place the building and loan system of home purchasing has been in vogue for years and a vast majority of the people are familiar with its operations. None of these associations has ever lost one cent and this, of course, has contributed to the confidence and esteem in which these institutions are held by the people of the city.

In addition to the building and loan associations, which provide facilities for the financing of homes on reasonable and attractive terms, there are in Charlotte a number of firms which have established themselves firmly in the field of home-building. These firms with their associated architects, have devoted intensive study to the design and construction of homes and several of them have a number of homes under construction constantly to meet the demand for new housing of all classes. Most of these firms arrange the financing of homes so conveniently that even those in modest circumstances are enabled to purchase homes of the character they can afford with little inconvenience.

Many splendid and attractive suburban properties have been and are now being developed on almost every side of the city where all city conveniences, including water, sewer, electric and gas service, street railway service, and telephone service are provided. Among these subdivisions the most outstanding are Eastover, Myers Park, Dilworth, Elizabeth Heights, Chatham Estates, Chantilly, Wesley Heights, Rosemont, Dowd Heights, Oakland Heights, and others.

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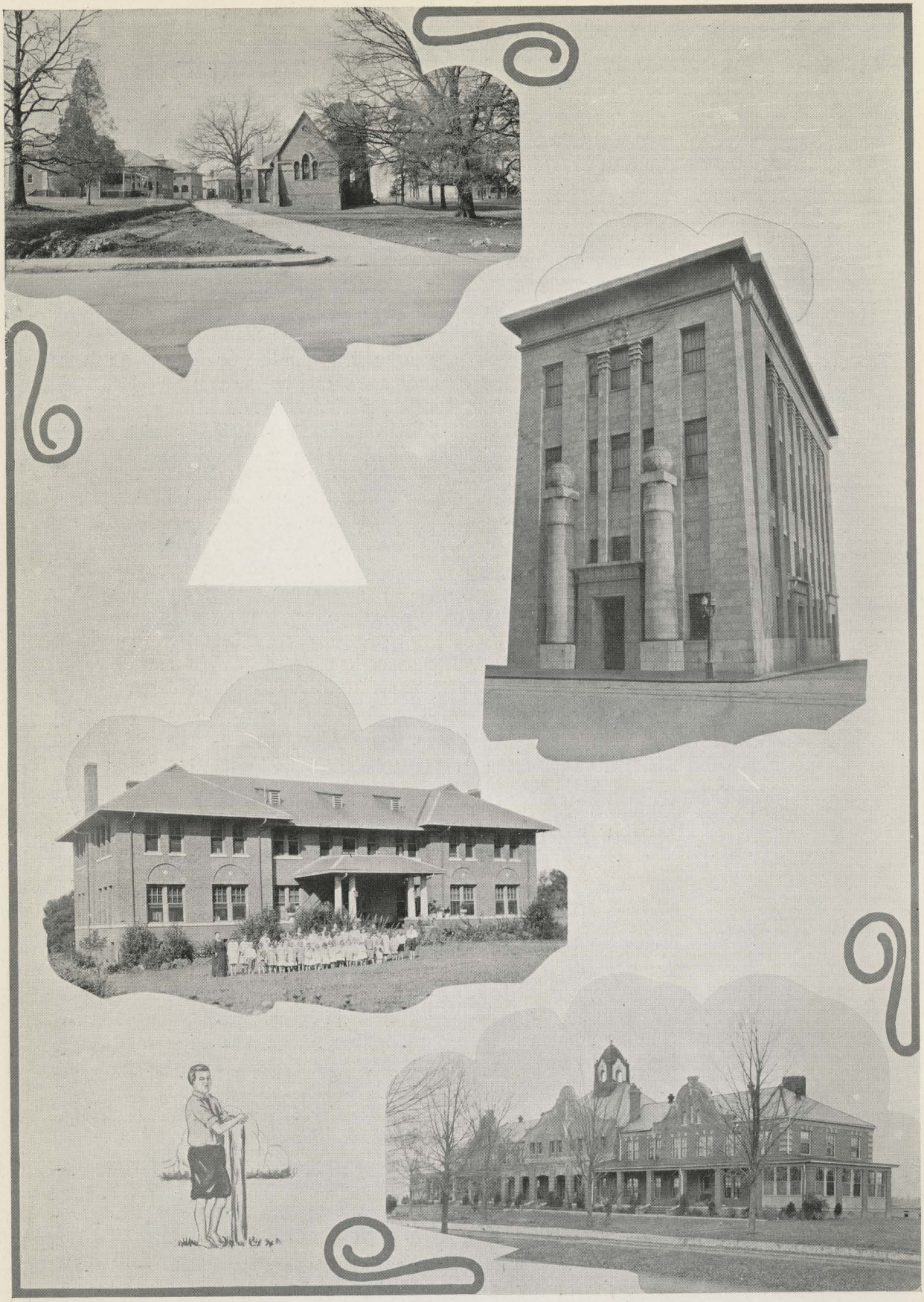
Living Costs

CHARLOTTE offers to its citizenship a combination of congenial living conditions and business and working conditions.

The city is close to the center of the sea food areas and the trucking sections of the South Atlantic coast and is surrounded by splendid dairies and poultry and truck farms in Mecklenburg county and the counties adjacent. The result is that food prices are maintained at moderate levels and that the best and freshest food products are always available.

A majority of the people in the city own their own homes, but modern dwelling houses and numerous apartments of various types can be rented at reasonable rates. In no city in the country can the purchaser more easily finance a new home.

Utility and water rates are reasonable and no item which enters into the cost of living is out of line with prices in other cities of comparable size. The top water rate is 22⅔ cents per 100 cubic feet and the schedule is graduated down to 7½ cents per 100 cubic



Upper Left—THOMPSON ORPHANAGE.
Lower Left—ALEXANDER HOME.

Upper Right—MASONIC TEMPLE.
Lower Right—MECKLENBURG COUNTY HOME.

feet with discount of 10% for prompt payment. The electric light schedule of rates begins at 8 cents per K. W. hour and is graduated down to 2.8 cents per K. W. hour, with a 5% discount on bills paid before the 10th of the month. The schedule of gas rates begins at $1.75 per 1,000 cubic feet net and is graduated down to $1.25 per 1,000 cubic feet.

Not only are living costs low in Charlotte but living conditions generally are most satisfactory. There is a marked absence of friction and unpleasantness between groups and sections and everything conspires to the most desirable living conditions possible.

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Health and Hospitals

HEALTH conditions in Charlotte are everything that could be desired, this condition being due not only to a salubrious climate and to splendid drainage and soil conditions, but also to an excellent and well-equipped city-county department of health, which gives continuous oversight and direction to organized and intensive health work. A survey made by the American Child Health Association says of Charlotte:

"The present health officer is a physician with experience in public health work previous to his appointment in Charlotte. He enjoys the confidence of the city administration to such an extent that he received the financial support and free hand in his choice of personnel. Expenditures for city health work for the past year were: city appropriations, $41,000; funds from various agencies, $14,120; school inspection, $9,350; total, $64,470.

"The pre-natal infant welfare and pre-school work is being carried on without any formal clinics. In the summer, however, conferences are held in the various parts of the city to which children are brought for examination by the physicians in attendance. The home visiting service, which is carried out throughout the year, is very well organized. It is the policy of the nurses during these visits to refer children needing medical care to their own physicians or, if the family cannot afford a physician, to certain physicians who have volunteered their services for the work."

The Charlotte Coöperative Nursing Association is one of the finest evidences of the community spirit in Charlotte through the work of the public health nursing organization. Three official and eight non-official agencies are represented on the Board of Directors and six volunteer groups and the City Health Department provide the budget of $22,000.00.

Eight general public health nurses, two maternity nurses, one tubercular nurse and a director compose the staff. Five of the twelve nurses are colored. These nurses average 2,400 visits a month to the homes of Charlotte, and 53.6% of the visits are made to the mothers before and after their babies are born and to well babies during the first year of life. This work is a large factor in preventing

the spread of disease and in protecting the life and health of our mothers and babies.

In addition to the home visiting the nurses attend five clinics and four Well Baby Stations each week. There are two tuberculosis clinics, a pre-natal clinic and two baby clinics.

The organization is supported by contributions from the city, civic clubs, women's organizations, insurance companies and manufacturing establishments.

In recent years Charlotte has gained a wide reputation as a medical and surgical center and now has a greater number of medical men and specialists than any other city in the Carolinas. Two modern buildings, the Professional Building and the Medical Building, are now occupied entirely by physicians, surgeons and dentists. An outstanding factor that has helped to win for Charlotte its reputation as a medical and hospital center is the strength and variety of the specialists. These specialists are classified as follows: General surgery, eleven; internal medicine, eight; gynecology, three; neurology, two; pediatrics, four; orthopedic surgery, two; psychiatry, two; ophthalmology, two; genito urinary, seven; skin and syphilis, two; eye, ear, nose and throat, eleven; clinical pathology, three; X-ray, three; obstetrics, four; gastro-enterology, two; tuberculosis, one; anaethesia, five; rectal, one; health officers, three; hospital administration, two; radium therapy, one.

In the matter of hospitals the city is exceedingly well equipped, having six large establishments: the Presbyterian Hospital, the Charlotte Sanatorium, St. Peter's Hospital, Mercy Hospital, Good Samaritan Hospital (colored), Charlotte Ear, Eye, Nose and Throat Hospital. In addition to these is the Mecklenburg Sanatorium for Tubercular Patients which was recently completed and put into operation at a cost of approximately $150,000.00, and a baby hospital building known as the Ashe-Faison Baby Clinic.

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Apartments

NOT only is Charlotte a city of homes and of easy home ownership, but for those who are transients or who for any reason prefer not to own their homes there are ample apartments. Apartment houses, in fact, have come to be quite an important feature in the structure of the city.

There are in Charlotte 35 apartments accommodating 15 families or more each, and more than 75 smaller apartments built to accommodate from four to a dozen families each. Some of these apartments give service comparable with that offered in the hotels.

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Music in Charlotte

IN recent years there has been a rapid development along musical lines in the city of Charlotte. This development is emphasized by the enlarged programs inaugurated by the churches, by the continued efforts made by community organizations to serve the public and by

the increasing number of professional musicians who are stimulating a desire on the part of the people for the best in music.

Many of the churches have well organized paid quartettes and large volunteer choirs. In numerous cases these are augmented by professional vocalists and instrumentalists of high reputation, including a number of outstanding organists.

Community music is being developed and fostered by numerous organizations, including the Charlotte Music Club, 50 members; the Treble Clef Club (Charlotte Woman's Club), 75 members; Charlotte Choral Society, 100 members; Goodfellows Quartette, and other choruses and smaller organizations.

Artists' concerts, grand opera, and music festivals, for which outstanding artists of national reputation have been secured, have been outstanding musical events and have been well patronized, not only by the people of Charlotte but by visitors from the adjacent territory.

There is the Richardson School of Music, the David Lajoie Studio, the Coral Hayner Baker, the Overcash, the Pritchett, the Ernest Brown, and other studios, all of whom give instruction in various branches of music.

In addition to these is the music department of Queens College, with Dr. J. R. Ninniss at its head, which is widely recognized as one of the leading music schools of the South, being patronized by students from a wide area.

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Y. M. C. A. and Y. W. C. A.

WOODROW WILSON said, "You can test a modern community by its interest in the Young Men's Christian Association."

Charlotte has long stood this test of interest in things pertaining to the higher life of its youth. The Christian Associations of Charlotte have been operated successfully over a long period, the Young Men's Christian Association having been organized over 50 years and the Young Women's Christian Association 25 years.

The associations have large memberships and employ ample staffs for the most effective promotion of their work. They are housed in splendid buildings, the Young Men's Christian Association being located at No. 350 South Tryon street and the Young Women's Christian Association at No. 406 East Trade street. Both associations maintain large dormitories with accommodations for 150 each, and both maintain educational, gymnasium and Bible classes.

The finest swimming pools and gymnasiums in the city are found at these associations and both employ expert directors of physical education. Both associations also maintain departments for work among the colored people of the city.

Both associations maintain public reading rooms open without charge to non-members. They also have a list of boarding and rooming houses, this service being free. The office secretaries in either institution will be found willing and informed so that reliable information regarding the city may be secured without charge.

Upper Left—MYERS PARK CLUB HOUSE.
Lower Left—SOUTHERN MANUFACTURERS' CLUB.

Upper Right—ON THE LINKS.
Lower Right—CHARLOTTE COUNTRY CLUB HOUSE.

Fraternal Organizations

CHARLOTTE is the center of the largest fraternal order population in the two Carolinas. All of the orders are in splendid condition and the number of members is increasing daily. Following is a list of the fraternal orders in Charlotte, including the auxiliaries:

Masons—Scottish Rite Masons, Shrine, Knights Templar, Royal and Select Masters, Royal Arch Chapter Blue Lodge Masons (three lodges). *Auxiliaries*—Order of the Eastern Star, Order of Rainbow Girls, White Shrine of Jerusalem.

Independent Order of Odd Fellows—Encampment Patriarchal of Odd Fellows, Independent Order of Odd Fellows. *Auxiliary*—Daughters of Rebekah.

Knights of Pythias—Dramatic Order Knights of Khorassan, Knights of Pythias (three lodges).

Independent Order of Red Men; Auxiliary—Pocahontas.

Junior Order United American Mechanics; Auxiliary—Daughters of America.

Woodmen of the World; Auxiliary—Woodmen's Circle.

Loyal Order of Moose; Auxiliary—Woman's Legion.

Patriotic Order Sons of America.

Modern Woodmen of America.

Benevolent and Protective Order of Elks.

Sons and Daughters of Liberty.

Hebrew United Brotherhood; Auxiliary—Council of Jewish Women.

United Commercial Travelers.

Travelers Protective Association.

Knights of Columbus.

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Recreation

CHARLOTTE'S wealth of recreational advantages meets every need of the most exacting amusement seeker and sports lover. Every requirement of the lover of sports is within easy reach of the man who would cast the line, follow the sailing golf ball, or watch or participate in all of America's favorite sports.

Theatres, parks, country clubs, baseball fields, football gridirons, tennis courts, swimming pools, and fishing streams, all are here to delight and entertain men, women and children in their leisure time.

Charlotte offers to prospective citizens, through the medium of its newly organized Park and Recreation Commission (municipal), a well-directed program of community recreation and play. Eleven playgrounds for white children and three for negroes are operated nine months of the year under trained leadership.

This Park and Recreation Commission is composed of five citizens, appointed by the City Council by authority of a special act of legislature, and serves without compensation. The work is supported by a special tax of two cents on the hundred dollars assessed valuation.

Municipal Golf Course

Activities such as athletics, folk dancing, music, dramatics, art and handicraft are promoted on the playgrounds, as well as group games and general play activities. Classes are provided for both volunteer and paid leaders in various branches of recreation.

The public parks provide facilities for major sports such as baseball: tennis, football, field hockey, archery, horseshoe pitching, etc. Also, picnic grounds for family and group parties.

A splendid municipal golf course is nearing completion and will be ready for play in the spring of 1930. In addition to the municipal course there are several other splendid courses including Myers Park Club, Charlotte Country Club, Mammoth Oaks, Carmel Road, Amity and others.

Celebration of holidays and special occasions is enjoyed by the entire population. Thousands attend the games during the spring and summer of the Sunday School and Twilight Baseball Leagues, held on the public parks.

Leadership is furnished by the Park and Recreation Commission for banquets, parties and socials of church and civic organizations throughout the city.

Through the coöperation of the public schools with the Park and Recreation Commission, the splendid facilities of the schools are available for recreation and cultural development. This includes stages, gymnasia, auditoriums and classrooms.

Charlotte offers a well-rounded program of leisure time activities for young and old, with playgrounds within easy reach of practically every child and adult in the city. The slogan of the Park and Recreation Commission is "Make Charlotte a Better Place to Live in."

Independence Park, with its 52 acres and every facility for play, is perhaps the city's most famous park. It is located in the eastern residential district and is always the happy meeting place of bright-eyed children, and tired grown-ups seeking a restful place. Then there is Latta Park in Dilworth, the oldest park in the city. Irwin's Park on the western edge of the fast-growing business section of the city, is most picturesque and inviting.

Charlotte has two well appointed country clubs, the Charlotte Country Club and the Myers Park Club. Both are within easy reach of the downtown districts, paved boulevards leading to the doors of each. Hundreds of golf followers play on the 18-hole courses of the two organizations each day. Both have modern swimming pools, and tennis courts of the finest construction adorn the grounds of both clubs.

In addition, there are numerous other recreational centers where thousands go to spend a few hours in play and fun. Many swimming pools are located near the city, a handsome new bathing beach having been opened recently on a hard-surfaced highway just 15-motor minutes from the city.

Westlake Park

Westlake Park can be reached in just a few minutes and there is to be found everything to please and satisfy. The park has a swimming pool, and a large lake. Fishing is enjoyable and worth while. A zoo and mechanical apparatus delight the children. A dance pavilion adds to its attractiveness. Boating on the lake is a sport enjoyed by hundreds.

In the fall, numerous football games are played in the city. Well-known state and southern colleges stage classics here and at Davidson College, which is only a short ride from Charlotte. Basketball is eagerly followed in the winter, the courts at the Y. M. C. A., Y. W. C. A. and the city auditorium being the scenes of thrilling contests of this indoor sport participated in by both men and women.

The Y. M. C. A. and Y. W. C. A. play an important part in the athletic and recreational life of the city. Swimming teams of these organizations rank the highest in this section, crews from both winning contests from North and South Carolina cities.

During the summer hundreds of baseball players indulge in the national pastime in the many city, industrial and textile leagues, conducted under the supervision of an amateur baseball commission. Baseball diamonds are provided in the municipal parks and still others will be added.

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The Future of Charlotte

CHARLOTTE confidently anticipates continued rapid and substantial development, the advantages of location, climate and resources, and the tenacity and enthusiasm of its people being a sufficient guarantee of continued progress and prosperity.

Roger Babson says: "I have every confidence that the city will continue on an upward trend. It is my real reaction to what I have gleaned of the things you are trying to accomplish and how you are going at it." "Charlotte," says Babson, "may be rightly called one of the high spots of the nation."

Charlotte is a hospitable city. Newcomers are given a cordial welcome and are quickly made to feel at home. New residents like the city and its people. Good government, good schools, splendid churches, attractive residential sections and other features contribute to make newcomers real Charlotteans in a short while—but above all it is the spirit of the people and the spirit of the town which does most to make enthusiastic Charlotteans of new residents.

CHARLOTTE OFFERS

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CHARLOTTE is favorably located and offers many advantages to

Tobacco factories
Cotton mills
Silk mills
Rayon (perfect water test—ample supply for all time)
Corrugated paper boxes
Machinery manufacturers
Machine shops
Clothing, men's and women's
Fertilizer factories
Boots and shoes, leather belting
Copper, tin, sheet iron
Iron and steel works, structural steel
Canning and preserving
Paper, wood pulp and finished products
Terra Cotta and pottery
Paint and varnish
Mattresses, pillows
Bed springs and spring beds
Farm implements and tractors
Wire work
Cordage and twines of all sizes
Brooms, brushes, etc.
Tools of all sorts
First-class auto and wagon works
Turned wood novelties
Toy factory
Cheese factory
Glass factory
Tannery
Weaving mill for overstuffed furniture, covering, etc.
Woolen mills
Flour sack and bagging factory
Casket and coffin factory
Rugs and carpets
Any manufacturing concern which requires hardwood or pine, or cotton, etc., etc.

Some of the above industries are at present firmly established in the city but Charlotte offers many advantages to others.

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For Information, Address

Charlotte Chamber of Commerce

CHARLOTTE, N. C.